

This Page Is Inserted by IFW Operations
and is not a part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

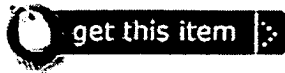
- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problem Mailbox.**

*References from Search E***67. Toilet training aide and behavior modification reward system**

APL 2003-03-20 20030054326/US-A1 NDN- 041-0133-0512-7

**INVENTOR(S)**- Aaron-Barrada, Tammie, Marie PA, US**PATENT APPLICATION NUMBER**- 219381/10; 312430/60**DATE FILED**- 2002-08-14**PUBLICATION NUMBER**- 20030054326/US-A1**PUBLICATION DATE**- 2003-03-20**MAILING ADDRESS**- NILS H. LJUNGMAN; P.O. BOX 130; GREENSBURG, PA; 15601; US**ATTORNEY, AGENT, OR FIRM**- NILS H. LJUNGMAN**U.S. PATENT CLASS**- 4342360000**INTERNATIONAL PATENT CLASS**- *07; G09B01900

The sticker sets are an improved and portable toilet training aide and behavioral modification teaching and learning tool system. They come in many themes. Each theme allows children creativity and imagination development while reinforcing a positive and rewarding system for toilet training and behavior modification. The sticker sets are colorful pressure sensitive labels which children place onto a preprinted background of various themes. Each individual theme set has a theme background design which is imprinted onto a surface such as, but not limited to, paper and has a variety of approximately thirty colorful theme related designs imprinted onto a surface such as, but not limited to, a pressure sensitive label stock and custom die cut on a second sheet. The child selects a sticker for a successful potty or behavior modification experience and then places it anywhere he or she desires on the preprinted background sheet.

NO-DESCRIPTORS .

E/ **68. SYSTEM FOR DISTRIBUTION AND REDEMPTION OF LOYALTY POINTS AND COUPONS**

APL 2003-03-13 20030050831/US-A1 NDN- 041-0131-5792-8

**INVENTOR(S)**- KLAYH, JOHN MANITOBA**PATENT APPLICATION NUMBER**- 218019/09**DATE FILED**- 1998-12-22**PUBLICATION NUMBER**- 20030050831/US-A1**PUBLICATION DATE**- 2003-03-13**MAILING ADDRESS**- P O BOX 3440, STATION D; OTTAWA, ONTARIO; K1P 6P1; CA**ATTORNEY, AGENT, OR FIRM**- SHAPRIO COHEN**U.S. PATENT CLASS**- 7050140000

INTERNATIONAL PATENT CLASS- *07; G06F00700

A system for controlling a customer reward system comprising: a first database for storing customer identifications, and for accumulated loyalty points awarded to the customer, an administration terminal for establishing loyalty point values associated with any of plural predetermined activities, and for storing the values and identities of associated activities, in a second database, a reading terminal for reading the identity of a customer at a location of the terminal, first apparatus located in the region of the reading terminal for detecting an activity of the customer, and second apparatus for accessing the second database, looking up the activity of the customer, and depositing corresponding loyalty points in the first database in association with an identification of the customer.

NO-DESCRIPTORS .

69. Interactive reward devices and methods

APL 2003-03-13 20030050537/US-A1 NDN- 041-0131-4237-8



APPLICANT(S)- Guidance Interactive Technologies

INVENTOR(S)- Wessel, Paul MN, US

PATENT APPLICATION NUMBER- 116696/10; 60213422

DATE FILED- 2002-04-03

PUBLICATION NUMBER- 20030050537/US-A1

PUBLICATION DATE- 2003-03-13

MAILING ADDRESS- William M. Hienz III; 701 Building, Suite 1250, 701 Fourth Avenue South; Minneapolis, MN; 55415; US

ATTORNEY, AGENT, OR FIRM- William M. Hienz III

U.S. PATENT CLASS- 60030000

INTERNATIONAL PATENT CLASS- *07; A61B00500

A patient is rewarded for performing a medical test or for maintaining medical test results within desired levels. Medical test data is generated and transferred for use by reward firmware in a cartridge, for example. Reward information is provided to the patient to motivate or encourage the patient to conduct medical tests and/or to maintain medical test results within certain levels. The cartridge can be inserted into an electronic controller, e.g. a handheld video-game controller, cellular telephone, or other device. Transmission of data and/or encouragement to and from a remote location provides additional advantages.

NO-DESCRIPTORS .

70. Loyalty currency vending system

APL 2003-02-27 20030040964/US-A1 NDN- 041-0127-6863-6

PATENT APPLICATION NUMBER- 133524/10; 286747/60; 286497/60
DATE FILED- 2002-04-26
PUBLICATION NUMBER- 20020169021/US-A1
PUBLICATION DATE- 2002-11-14
MAILING ADDRESS- 500 WEST MADISON STREET, SUITE 3400; CHICAGO, IL; 60661
ATTORNEY, AGENT, OR FIRM- MCANDREWS HELD & MALLOY, LTD
U.S. PATENT CLASS- 4630250000
INTERNATIONAL PATENT CLASS- *07; G06F01700

A system and method for providing an individualized bonus to a gambling player is provided. The player may be bonused based on either initial buyin when the player contributes money to a casino account or the player may be bonused based on the buyin wager for gambling activities. The player may be bonused for wagers on electronic gaming machines or table machine. The system uses a biometric identifier for said player to determine player-specific bonusing information. The bonus percentage applied to the player may be incrementally increased as the player buyin is increased.

NO-DESCRIPTORS .

92 93. Loyalty reward program for reducing the balance of a loan obligation
 APL 2002-10-31 20020161630/US-A1 NDN- 041-0093-2301-5



APPLICANT(S)- Nelnet Loan Services, Inc. 80014-2906 US
INVENTOR(S)- Kern, K. , Jon CO, US 80116; US
INVENTOR(S)- Bird, Joseph CO, US 80126; US
INVENTOR(S)- Hartman, Brooke CO, US 80134; US

PATENT APPLICATION NUMBER- 677401/09; 6/0/216,622
DATE FILED- 2000-09-29
PUBLICATION NUMBER- 20020161630/US-A1
PUBLICATION DATE- 2002-10-31
MAILING ADDRESS- Reed R. Heimbecher; Republic Plaza Bldg., Suite 4700, 370 Seventeenth Street; Denver, CO 80202-5647 US telephone; 80202-5647 US telephone; US telephone
ATTORNEY, AGENT, OR FIRM- Reed R. Heimbecher
U.S. PATENT CLASS- 7050140000; X705038000
INTERNATIONAL PATENT CLASS- *07; G06F01760

Abstract of DisclosureA method and apparatus for reducing the balance of a consumer or educational loan obligation using a loyalty reward program is disclosed. Loan obligors can reduce the balances of their loan obligations by purchasing consumer goods and services that they would normally purchase. The method essentially comprises the steps of (a) establishing a site on a global computer network; (b) recognizing at least certain users of the site; (c) directing the recognized users to merchants; (d) enabling accumulation of loyalty points by the recognized users based upon purchases from the merchants; (e) monitoring the purchases by the recognized users from the merchants; (f) tracking the accumulated loyalty points ; and (g) permitting selective redemption of the accumulated loyalty points Users of the site are

recognized by requiring them to provide initial registration information. Accumulated loyalty points may be categorized with a status of "pending" or a status of "earned." Selective redemption of the accumulated loyalty points includes selective application of earned loyalty points to a loan of a recognized user to permit repayment of the loan, or selective transfer of earned loyalty points from one recognized user to another recognized user. Information about accumulated, redeemed, and transferred loyalty points may be displayed to a recognized user.

NO-DESCRIPTORS .

94. Computer systems and methods for on-line user community where users can bet against each other

APL 2002-10-24 20020155885/US-A1 NDN- 041-0090-6620-1



INVENTOR(S)- Shvili, Omer NY, US

PATENT APPLICATION NUMBER- 042517/10; 148632/60

DATE FILED- 2002-01-07

PUBLICATION NUMBER- 20020155885/US-A1

PUBLICATION DATE- 2002-10-24

MAILING ADDRESS- 1155 AVENUE OF THE AMERICAS; NEW YORK, NY; 100362711

ATTORNEY, AGENT, OR FIRM- PENNIE AND EDMONDS

U.S. PATENT CLASS- 4630250000

INTERNATIONAL PATENT CLASS- *07; G06F01900

In the preferred embodiments, systems and methods for placing bets using Internet/World Wide Web technology are provided. Preferably, a user can either join a pool where a number of people bet on a specific event or can participate in one-to-one betting. If the pool option is selected, the user selects a pool of interest, contributes to the pool, and later receives the proceeds (or a portion thereof), if his/her bet is successful. Furthermore, a user is provided with a capability to define a pool associated with his/her event of interest so that it would be available for the other users to join and bet. If the one-to-one option is selected, a user may either find an existing bet offered by another user and place a counter-bet, preferably also with an option of specifying the odds, or, if no bets of interest are available, a user can define his/her own bet with associated odds. The pool and one-to-one bets are preferably stored in a database allowing all the users to search the database so as to review and identify the bets of interest. Furthermore, preferably users can participate in discussion groups, as generally known in the art of internet services, organized in connection with specific events which are the subject of the bets or pools available through the preferred system. In one preferred embodiment, the system does not use actual money for placing bets. Instead, the bets are placed with non-monetary electronic currency (virtual money). Each user in such a preferred embodiment is provided with a certain number of points in his/her account with the service. This account is decreased or increased according to user's betting results. Periodically the service rewards more successful users.

NO-DESCRIPTORS .

length of the accumulation sessions, the activities and tasks accomplished, and purchases completed. The formula may also award a varying number of time points depending on the individual's background profile characteristics, including, but not limited to previous purchase history and previous responses to offers of time points A central program administrator may maintain records relating to the backgrounds of each enrolled individual, and record awards and administer redemption of awards for earned time points

NO-DESCRIPTORS .

111. Customer loyalty investment program system and method

APL 2002-08-22 20020116264/US-A1 NDN- 041-0073-5593-1



APPLICANT(S)- Dome Partners, L.L.C.

INVENTOR(S)- Feidelson, Robert, S. NY, US

INVENTOR(S)- Peters, Eric, C. NY, US

INVENTOR(S)- Parrott, Timothy, C. NY, US

INVENTOR(S)- Larizza, Joseph, P. NY, US

PATENT APPLICATION NUMBER- 001285/10; 60135450

DATE FILED- 2001-11-30

PUBLICATION NUMBER- 20020116264/US-A1

PUBLICATION DATE- 2002-08-22

MAILING ADDRESS- 1155 AVENUE OF THE AMERICAS; NEW YORK, NY; 100362711

ATTORNEY, AGENT, OR FIRM- PENNIE AND EDMONDS

U.S. PATENT CLASS- 7050140000; X705036000

INTERNATIONAL PATENT CLASS- *07; G06F01760

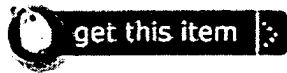
The present invention is directed to a customer loyalty investment program system and method. In one embodiment, the invention is used in e- commerce. In another embodiment, the invention may be used for on-line and/or off-line commerce using a credit card. The system illustratively includes a web server containing a web site and a database server containing a member information, merchant information, fund information, purchase/rebate information, on-line financial products/services information, and an input/output means. The method may include negotiating rebate percentages with merchants, registering members, receiving rebates from the merchants based on member purchases, investing the rebates in the fund, and issuing shares in the fund to members based on rebates received as a result of their respective purchases. Advantageously, the composition of the fund preferably reflects the rebates received from the merchants. In the credit card embodiment, rebates may be received from both a credit card issuer and merchants agreeing to provide rebates based on member purchases using the credit card.

NO-DESCRIPTORS .

**112. SYSTEM FOR REWARDING VIEWERS OF INTERACTIVE COMMERCIAL**

ADVERTISEMENTS

APL 2002-08-22 20020116256/US-A1 NDN- 041-0073-5558-0

**INVENTOR(S)**- DE RAFAEL, CAREY A. CA, US**INVENTOR(S)**- ARREOLA, RAFAEL AMEZCUA CA, US**PATENT APPLICATION NUMBER**- 272153/09**DATE FILED**- 1999-03-19**PUBLICATION NUMBER**- 20020116256/US-A1**PUBLICATION DATE**- 2002-08-22**MAILING ADDRESS**- LAWRENCE D MAXWELL; 1660 UNION STREET; SAN DIEGO, CA; 92101**ATTORNEY, AGENT, OR FIRM**- LAWRENCE D MAXWELL**U.S. PATENT CLASS**- 7050140000**INTERNATIONAL PATENT CLASS**- *07; G06F01760

A system and method for compensating users for responding to advertisements in an interactive manner poses questions for users and dynamically generates further questions in response to users' answers to previous questions. A user sets up an account on a remote computer that is then credited each time a user has completed the series of questions and answers relating to an advertisement. In setting up the account, the remote computer obtains demographic information from the user, such as the user's name, age, gender, place of residence and occupation. The remote computer can generate the questions not only in response to answers to previous questions but also in response to the demographic information. The remote computer provides the advertisers with the users' answers or with statistical information computed in response to the answers and the user demographics.

NO-DESCRIPTORS .

113. Smart card, method for loyalty program using smart card, and smart card system

APL 2002-08-15 20020112236/US-A1 NDN- 041-0071-8621-5

**INVENTOR(S)**- Sukeda, Hiroko Tokorozawa**INVENTOR(S)**- Ohki, Masaru Tokorozawa**INVENTOR(S)**- Ozeki, Kazuhiro Kawasaki**INVENTOR(S)**- Fujita, Kazuo Fujisawa**INVENTOR(S)**- Suzuki, Kunio Kashiwa**PATENT APPLICATION NUMBER**- 944371/09**DATE FILED**- 2001-09-04**PUBLICATION NUMBER**- 20020112236/US-A1

INVENTOR(S)- Kuschill, James, E. OH, US

PATENT APPLICATION NUMBER- 728597/09

DATE FILED- 2000-11-30

PUBLICATION NUMBER- 20020065716/US-A1

PUBLICATION DATE- 2002-05-30

MAILING ADDRESS- 1900 CHEMED CENTER, 255 EAST FIFTH STREET; CINCINNATI, OH; 45202; US

ATTORNEY, AGENT, OR FIRM- DINSMORE & SHOHL, LLP

U.S. PATENT CLASS- 7050140000

INTERNATIONAL PATENT CLASS- *07; G06F01760

Methods and a system are provided to receive loyalty transactions over disparate channels in different data formats. The different data formats are translated to a processing format and processed. Moreover, a single loyalty transaction is translated from a first format to a second format for processing, and after processing a response is translated to the first format and sent in response to the initial loyalty transaction. Further, a first loyalty transaction in a first format occurring over a first channel is provided along with a second loyalty transaction in a second format occurring over a second channel. An interfacing set of executable instructions translates the first and second formats to a processing format. Finally, a processing set of executable instructions processes the first and second loyalty transactions in the processing format.

NO-DESCRIPTORS .

84
127. METHOD AND SYSTEM FOR TRACKING SMART CARD LOYALTY POINTS

APL 2002-05-30 20020065712/US-A1 NDN- 041-0052-1535-2



INVENTOR(S)- KAWAN, JOSEPH C. CA, US

PATENT APPLICATION NUMBER- 234889/09; 073093/60

DATE FILED- 1999-01-21

PUBLICATION NUMBER- 20020065712/US-A1

PUBLICATION DATE- 2002-05-30

MAILING ADDRESS- 607 14TH STREET, N.W., SUITE 900; WASHINGTON, DC; 20005; US

ATTORNEY, AGENT, OR FIRM- KILPATRICK STOCKTON LLP

U.S. PATENT CLASS- 7050140000; X23538000; X705041000

INTERNATIONAL PATENT CLASS- *07; G06F01760; *G06K00500

A method and system for tracking and redeeming smart card loyalty points includes storing loyalty program information related to transactions with at least one merchant in a loyalty register residing on a smart card microcomputer for the customer. Transaction information about transactions with the merchant is stored in a purchase log likewise residing on the smart card microcomputer for the customer. The stored transaction information is compared with the stored loyalty program information, and transaction information about one or more transactions with the merchant which is stored in the purchase log, but which is omitted from the loyalty

register, is automatically identified. The stored loyalty program information is then automatically updated with the omitted transaction information. The transaction information includes, for example, a plurality of unique transaction numbers in ascending order, and identifying the omitted transaction information involves identifying one or more transaction numbers in the stored transaction information that is greater than any transaction number stored in the loyalty program information.

NO-DESCRIPTORS .

128. Loyalty club reward system for use in a broadcast loyalty program

APL 2002-05-23 20020062253/US-A1 NDN- 041-0050-6710-7



INVENTOR(S)- Dosh, Sidney FL, US

INVENTOR(S)- Smith, Gordon, Peek FL, US

PATENT APPLICATION NUMBER- 039445/10; 241830/60

DATE FILED- 2001-10-19

PUBLICATION NUMBER- 20020062253/US-A1

PUBLICATION DATE- 2002-05-23

MAILING ADDRESS- Law Office of Thomas C. Saitta, P.A.; 6821 Southpoint Dr. North; Jacksonville, FL; 32216; US

ATTORNEY, AGENT, OR FIRM- Law Office of Thomas C. Saitta, P.A.

U.S. PATENT CLASS- 7050140000

INTERNATIONAL PATENT CLASS- *07; G06F01760

A method and system involving Smart Card technology, point of sale computer terminals, computer servers, and systems of consumer purchasing at disparate member merchant and vendor locations, where sales transactions are recorded and rewarded by redeemable points to encourage brand loyalty and increased spending with the member merchants and vendors.

NO-DESCRIPTORS .

129. System and method for loyalty program distribution and settlement

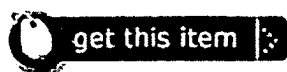
APL 2002-04-18 20020046116/US-A1 NDN- 041-0043-2974-0



INVENTOR(S)- Hohle, William UT, US

INVENTOR(S)- Douglas, Neil UT, US

INVENTOR(S)- Ng, Corinne NY, US



INVENTOR(S)- Kawagishi, Toshiyuki Tokyo

PATENT APPLICATION NUMBER- 788425/09

DATE FILED- 2001-02-21

PUBLICATION NUMBER- 20010025879/US-A1

PUBLICATION DATE- 2001-10-04

MAILING ADDRESS- Pillsbury Madison & Sutro LLP; East Tower, Ninth Floor, 1100 New York Avenue, N.W.; Washington, DC; 20005-3918; US

ATTORNEY, AGENT, OR FIRM- Pillsbury Madison & Sutro LLP

U.S. PATENT CLASS- 2353750000

INTERNATIONAL PATENT CLASS- *07; G06F01700

PATENT APPLICATION PRIORITY- 2000-085994

PRIORITY COUNTRY CODE- JP

PRIORITY DATE- 2000-03-27

A portable electronic device, which executes a prescribed process based on a selling amount of money that is input from a terminal device, has a memory for storing information concerned with a loyalty point calculation process corresponding to a selling amount of money, calculates a loyalty point using information stored in the memory based on a selling amount of money which is input from the terminal device and updates a loyalty point stored in the memory to a calculated loyalty point

NO-DESCRIPTORS .

45

146. PRIVACY-ENABLED LOYALTY CARD SYSTEM AND METHOD

APL 2001-08-02 20010011247/US-A1 NDN- 041-0004-5781-3



INVENTOR(S)- O'FLAHERTY, KENNETH W. CA, US

INVENTOR(S)- WATTS, REID M. SC, US

INVENTOR(S)- RAMSEY, DAVID A. SC, US

PATENT APPLICATION NUMBER- 165457/09

DATE FILED- 1998-10-02

PUBLICATION NUMBER- 20010011247/US-A1

PUBLICATION DATE- 2001-08-02

MAILING ADDRESS- JAMES M. STOVER; 1700 SOUTH PATTERSON BLVD, WHQ4; DAYTON, OH; 45479; US

ATTORNEY, AGENT, OR FIRM- JAMES M. STOVER

U.S. PATENT CLASS- 7050390000; X705026000

INTERNATIONAL PATENT CLASS- *07; G06F01760

A method, apparatus, article of manufacture, and a memory structure for controlling the

collection and dissemination of data stored in a data warehouse is disclosed. The method comprises the steps of accepting a request for a privacy card from a consumer, querying the consumer for consumer personal information and privacy preferences, storing a customer unique proxy identifying the customer in the data warehouse, and issuing a privacy card comprising the proxy to the customer. The program storage device comprises a medium for storing instructions performing the method steps outlined above. The apparatus comprises a means for accepting the request for a privacy card from the consumer and for querying the consumer for personal information and privacy preferences, such as a kiosk, ATM or internet connection, a data warehouse for storing the customer unique proxy, and a means for issuing the privacy card.

NO-DESCRIPTORS .

147. System and method for rewarding a golfer for rapidly playing a round of golf

APL 2001-07-05 20010006489/US-A1 NDN- 041-0002-6085-9



INVENTOR(S)- Gaffney, James, T. PA, US

PATENT APPLICATION NUMBER- 753269/09

DATE FILED- 2000-12-29

PUBLICATION NUMBER- 20010006489/US-A1

PUBLICATION DATE- 2001-07-05

MAILING ADDRESS- 5860 DASHWOOD DRIVE; BETHEL PARK, PA; 15102; US

ATTORNEY, AGENT, OR FIRM- JAMES L. SHERMAN

U.S. PATENT CLASS- 368010000

INTERNATIONAL PATENT CLASS- *07; G04B04700

A system and method for rewarding a golfer for rapidly playing a round of golf at a golf course includes recording the times of the golfer for beginning and for ending the round of golf to establish a total time for playing the round of golf and includes the golfer being qualified to receive a reward if the total time for playing the round of golf is less than a predetermined desired play time as established by the management of the golf course. In the alternative, there is a system and method for rewarding the golfer for rapidly completing a round of golf at a golf course which includes recording the actual ending time differential for the golfer for competing the round of golf after the completion of the round of golf by a preceding golfer to allow the golfer to be alternatively qualified to receive the reward if the actual ending time differential is less than a predetermined desired round ending time differential as established by the management of the golf course.

NO-DESCRIPTORS .

Citations from U.S. Patent Bibliographic Database: PAT

To request copies of the following Patents: Go to the Customer Access area of www.nerac.com and click on Search Results or Full Image Patents. Or email the NDNs or the PATENT NUMBERS

to patents@nerac.com Or fax the NDNs or the PATENT NUMBERS to: 860/ 872-6026 Or telephone us at 860/872-7000

46

148. Competitive rewards benchmarking system and method

PAT 05-25-04 06741993 NDN- 217-0512-9749-3



INVENTOR(S)- Zitaner, Eric; Haslett, Susan; Bensky, Kathy

PATENT NUMBER- 06741993

PATENT APPLICATION NUMBER- 650039

DATE FILED- 2000-08-29

PATENT DATE- 2004-05-25

NUMBER OF CLAIMS- 42

EXEMPLARY CLAIMS- 1

FIGURES- 4

ART/GROUP UNIT- 2177

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Towers Perrin Forster & Crosby, Inc.

ASSIGNEE CITY- Philadelphia

ASSIGNEE STATE- PA

ATTORNEY, AGENT, OR FIRM- King & Spalding LLP

U.S. PATENT CLASS- 7070100000

U.S. CLASSIFICATION REFS.- X707102000; X705011000

INTERNATIONAL PATENT CLASS- 7G06F01730

PATENT REFERENCE(S)- 5600554; 5734838; 5819231; 5909669; 5924072; 5926794; 6055511; 6061660; 6308177; 6341267; 6385620; 6434533; 6505183; 2001/0032185; 2002/0022987; 2002/0059264; 2002/0188542; 2003/0055717

The invention concerns a system and method for implementing and/or administering a competitive rewards database. Member data is received from at least one member computer via a data feed. The (raw) member data is automatically mapped and incorporated into the competitive rewards database. A data capture tool, preferably coupled to a data network, is operable to adjust the mapping of member data. A rewards workbench, preferably coupled to a data network, is generally operable to query the competitive rewards database.

EXEMPLARY CLAIMS- 1. A method for administering a competitive rewards database comprising:..a) receiving member data from one of a plurality of member computers via a data feed, wherein the member computers are associated with members of a plurality of different organizations and the member data comprises compensation data for the corresponding member organization; b) automatically mapping the member data for incorporation into the competitive rewards database by mapping at least selected segments of the member data into corresponding fields of records for the competitive rewards database; and ..c) incorporating the member data into the records of the competitive rewards database, whereby the competitive rewards database maintains member data for the plurality of member organizations, whereby one of the member computers can access on behalf of the corresponding member organization only a subset of the competitive rewards data maintained in the database, the subset comprising the member organization's compensation data and compiled competitive rewards data derived from a compilation of the competitive rewards data obtained from the other member organizations.

..associating one of said first credit or debit devices with a plurality of second credit or debit cards; ..employing said one of said first credit or debit devices to initiate said financial transaction; selecting one of said second credit or debit cards based upon said unique identifier and said good or service; and ..employing said selected one of said second credit or debit cards to conclude said financial transaction.

.

47

157. Gaming device with bonus scheme providing increased reward for selecting related symbols

PAT 12-30-03 06669559 NDN- 217-0497-7242-4



INVENTOR(S)- Baerlocher, Anthony J.; Blomquist, Cari L.; Peterson, Lance R.

PATENT NUMBER- 06669559

PATENT APPLICATION NUMBER- 605023

DATE FILED- 2000-06-28

PATENT DATE- 2003-12-30

NUMBER OF CLAIMS- 8

EXEMPLARY CLAIMS- 1

FIGURES- 11

ART/GROUP UNIT- 3714

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- IGT

ASSIGNEE CITY- Reno

ASSIGNEE STATE- NV

ATTORNEY, AGENT, OR FIRM- Bell, Boyd & Lloyd LLC

U.S. PATENT CLASS- 4630160000

U.S. CLASSIFICATION REFS.- X463025000

INTERNATIONAL PATENT CLASS- 7A63F00922

PATENT REFERENCE(S)- 1527929; 4695053; 5449173; 5536016; 5707285; 5902184; 6015346; 6033306; 6056642; 6059289; 6089976; 6102798; 6203429; 6322309; 6346043; 6347996

FOREIGN DOCUMENT REFERENCE(S)- 0945837; 0984408

FOREIGN COUNTRY CODE- EPX; EPX

The present invention relates to a bonus scheme for a gaming device which presents a plurality of selections to a player. When a player chooses a selection, the game exhibits a non-terminating symbol or a terminating symbol. Certain non-terminating symbols are related to other non-terminating symbols. The game awards the player with a basic value when the player chooses selections which are associated with non-terminating symbols. In addition, the game awards the player with a match value when the player chooses a selection and the game exhibits a symbol which is related to another exhibited symbol. The bonus round terminates when the player ultimately chooses a selection associated with a terminating symbol. Accordingly, the player is faced with an array of selections with the aim of locating as many related non-terminating symbols as possible, before reaching a terminating symbol. The game may also award a basic value to the player when the player chooses a selection associated with a terminating symbol.

EXEMPLARY CLAIMS- 1. A gaming device comprising:..a plurality of selections; ..a plurality of

symbols, wherein each of said symbols is associated with one of said selections and at least one pair of said symbols is related; ..at least one basic value associated with each of said symbols; ..at least one match value associated with the pair of related symbols; ..at least one display device adapted to display the selections and the symbols to a player; and ..a processor operable with the display device to enable the player to pick a plurality of selections, cause the symbol associated with the player picked selection to be displayed on the display device, award the player with the basic value associated with the symbol, award the player the match value when the pair of related symbols is displayed by the display device, and increase the basic values associated with each of said unpicked symbols when the pair of related symbols is displayed by the display device.

158. Game or lottery with a reward validated and/or redeemed online

PAT 12-16-03 06663105 NDN- 217-0496-3397-7



INVENTOR(S)- Sullivan, Scott L.; Leason, David

PATENT NUMBER- 06663105

PATENT APPLICATION NUMBER- 030514

DATE FILED- 2001-10-19

PATENT DATE- 2003-12-16

NUMBER OF CLAIMS- 70

EXEMPLARY CLAIMS- 25

FIGURES- 24

ART/GROUP UNIT- 3711

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- 10514; 10514

U.S. PATENT CLASS- 2731382000

U.S. CLASSIFICATION REFS.- X273138100; X273139000; X463016000; X463017000; X463025000; X463029000; X463042000; X705014000

INTERNATIONAL PATENT CLASS- 7A63B07100; A63F00100

PATENT REFERENCE(S)- 5749075; 5907830; 6173267

RELATED PAPER(S)- 1; 09/295943; 60/154346; PCT/US00/11094; WO00/62879

A method for conducting a promotional game or lottery in which the awards are access to one or more predetermined internet-based services or sites. Validation codes are entered into a computer which is communicatively connected to the Internet and registered at a designated Internet site. Rewards and benefits are thereafter available to the individual at retail stores and Internet sites if the code previously had been registered at the designated Internet site.

EXEMPLARY CLAIMS- 25. A method for encouraging a customer to visit a designated internet site prior to visiting a store, comprising the steps of:..a) providing the customer with a visible validation code; b) receiving the validation code at the designated internet site; ..c) voiding the received validation code; and ..d) providing the customer with a benefit at the store if the customer tenders the voided validation code.

(f)-(l) are performed by personnel of the retail store.

160. Interactive board game with a tangible reward

PAT 07-29-03 06598876 NDN- 217-0482-7375-8



INVENTOR(S)- Pierce, Joseph Alexander; Bolone, James Matthew

PATENT NUMBER- 06598876

PATENT APPLICATION NUMBER- 918178

DATE FILED- 2001-07-30

PATENT DATE- 2003-07-29

NUMBER OF CLAIMS- 1

EXEMPLARY CLAIMS- 1

FIGURES- 1

ART/GROUP UNIT- 3711

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- 43614; 43614

U.S. PATENT CLASS- 273118R000

U.S. CLASSIFICATION REFS.- X2731190R0; X2731210R0; X2731220R0

INTERNATIONAL PATENT CLASS- 7A63F00702

PATENT REFERENCE(S)- 4480833; 5064196; 5368300; 5722656; 5884911; 5931465; 5988637; 6062560; 6209868

FOREIGN DOCUMENT REFERENCE(S)- 2591010

FOREIGN COUNTRY CODE- FRX

RELATED PAPER(S)- 60/279045; 60/223618

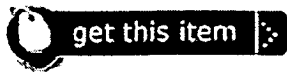
The non-mechanical, manually operated combination board game and attached dispenser of gumballs or play balls which is played with paddle control rods uniquely placed over the top of the game, is designed for two or more players to simultaneously compete for the play ball prize which is emitted from the enclosed casing after one of the players successfully strikes the game ball into his goal, usually a hole at the opposite end of the play board.

EXEMPLARY CLAIMS- 1. A gumball game comprising:..a game floor surface, said game floor surface having a drain hole at opposite ends thereof; ..a ball drop hole located above the game floor surface and through which a gumball can be introduced for play; a play paddle at each end of the game floor surface used to guard said drain holes; ..said play paddle connected to a play paddle control rod, said control rod including at least one stabilizer collar, said collar used to govern the placement and vertical movement of said play paddles; and, ..an inner sub drain floor cross piece and ball guide located below said game floor surface and used to both support said game floor surface and serve as a ball drain travel guide.

E6

161. Online churn reduction and loyalty system

PAT 07-22-03 06597903 NDN- 217-0482-5178-7



28

INVENTOR(S)- Dahm, Cynthia N.; Laursen, Andrew L.

PATENT NUMBER- 06597903

PATENT APPLICATION NUMBER- 713649

DATE FILED- 2000-11-14

PATENT DATE- 2003-07-22

NUMBER OF CLAIMS- 20

EXEMPLARY CLAIMS- 1

FIGURES- 21

ART/GROUP UNIT- 2683

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Openwave Systems Inc.

ASSIGNEE CITY- Redwood City

ASSIGNEE STATE- CA

ATTORNEY, AGENT, OR FIRM- Beyer Weaver & Thomas, LLP

U.S. PATENT CLASS- 4554050000

U.S. CLASSIFICATION REFS.- X455407000; X455414000; X379114050; X379114120; X379121020

INTERNATIONAL PATENT CLASS- 7H04M01100

PATENT REFERENCE(S)- 5027388; 5084819; 5233642; 5553131; 5570417; 5594791; 5625669; 5627973; 5659601; 5737726; 5742905; 5765138; 5809415; 5822410; 5832457; 5885087; 5907800; 6011837; 6018726; 6038438

RELATED PAPER(S)- 0; 09/184209

A method and system are disclosed for providing subscriber loyalty and retention techniques. These techniques are suitable for mobile devices with small screens and limited keypad communication. This system and method allows mobile subscribers who have been identified as being likely candidates for churning, to efficiently, visually and interactively, review an offer for a mobile service plan better meeting the subscriber's needs. The subscriber can review and execute the offer using the display and interface of a mobile device.

EXEMPLARY CLAIMS- 1. A method for providing an offer for a subscriber service plan on a display screen of a mobile device when a user of said mobile device is identified, said method comprising:..comparing customer profile information of said user to a group of predetermined thresholds in a server device; wherein said customer profile information comprises information relating to a user account associated with said mobile device; wherein said server device is coupled to a wired network compliant with a first communication protocol; ..generating an offer for a subscriber service plan in said server device directed to the mobile device when said customer profile information exceeds at least one of said predetermined thresholds; and ..forwarding an electronic notification corresponding to said generated offer for said subscriber service plan to the mobile device through a wireless network compliant with a second communication protocol, said notification comprising at least one uniform resource identifier addressing resource information of said offer.

162. System for electronic barter, trading and redeeming points accumulated in frequent use reward programs

PAT 07-15-03 06594640 NDN- 217-0481-8279-0



INVENTOR(S)- Postrel, Richard

PATENT NUMBER- 06594640

PATENT APPLICATION NUMBER- 602222

DATE FILED- 2000-06-23

PATENT DATE- 2003-07-15

NUMBER OF CLAIMS- 47

EXEMPLARY CLAIMS- 1

FIGURES- 10

ART/GROUP UNIT- 3623

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- 33140

ATTORNEY, AGENT, OR FIRM- Barkume, P.C., Anthony A.

U.S. PATENT CLASS- 7050140000

INTERNATIONAL PATENT CLASS- 7G06F01760

PATENT REFERENCE(S)- 5806045; 5923016; 5991736; 6049778; 6061660; 6128599; 6370514

FOREIGN DOCUMENT REFERENCE(S)- 0917420

FOREIGN COUNTRY CODE- EPX

RELATED PAPER(S)- 60/140603

A system and method for operating a reward points accumulation and redemption program wherein a user earns reward points from a plurality of independent reward points issuing entities, with each tracking the user's earned reward points in a user reward point account stored on a rewards server (such as a frequent flyer account or a credit card loyalty account). On selective request by the user, a trading server accumulates some or all of the user's earned reward points from the reward servers and credits the accumulated points into a single reward exchange account associated with the user. The user may then select an item for purchase with the accumulated reward points. The item is provided to the user in exchange for a subset or all of the reward points.

EXEMPLARY CLAIMS- 1. A method of operating a reward points accumulation and redemption program comprising the steps of: ..a) a user establishing a reward point account directly with each of a plurality of reward points issuing entities, ..wherein each of said reward point accounts is stored on a reward server associated with the reward point issuing entity, and ..wherein each of said reward point accounts tracks points earned by the user for transactions between the user and the associated reward points issuing entity, and ..wherein each of the reward points issuing entities enables the user to selectively redeem points from the reward point account associated with the user for an item selected by the user, ..b) the user earning reward points from each of the plurality of reward points issuing entities, each of said reward points issuing entities tracking the user's earned reward points in the user's reward point account stored on the rewards server associated with the reward points issuing entity, ..c) the user establishing a reward exchange account on a trading server, said trading server selectively interconnected over a network with each of the plurality of reward servers, ..d) the user designating at least some of said earned reward points from one or more of said user's reward point accounts for trading into the reward exchange account, ..e) the trading server accumulating the user's designated earned reward points from each of said designated reward point accounts into the reward exchange account associated with the user, and ..f) the user interacting with the trading server to redeem accumulated points from the user's reward exchange account for an item selected by the user; ..whereby portions of available reward points may be selected from selected reward point accounts for accumulation into the user's reward exchange account on the trading server, and optionally leave other portions of available reward points remaining in said selected reward

points accounts for subsequent redemption with the associated reward points issuing entity or for subsequent accumulation into the user's reward exchange account.

1210

163. Rewarding telephone callers based on call information

PAT 07-15-03 06594639 NDN- 217-0481-8277-7

**INVENTOR(S)**- Bansal, Pradeep K.; Begeja, Lee; Creswell, Carroll W.**PATENT NUMBER**- 06594639**PATENT APPLICATION NUMBER**- 293909**DATE FILED**- 1999-04-19**PATENT DATE**- 2003-07-15**NUMBER OF CLAIMS**- 14**EXEMPLARY CLAIMS**- 1**FIGURES**- 7**ART/GROUP UNIT**- 3622**PATENT CLASS**- Invention (utility) patent**PATENT ASSIGNEE(S)**- AT&T Corp.**ASSIGNEE CITY**- New York**ASSIGNEE STATE**- NY**ATTORNEY, AGENT, OR FIRM**- Oliff & Berridge**U.S. PATENT CLASS**- 7050140000**INTERNATIONAL PATENT CLASS**- 7G06F01760**PATENT REFERENCE(S)**- 4845739; 5774870; 5983196**FOREIGN DOCUMENT REFERENCE(S)**- WO 93/05483**FOREIGN COUNTRY CODE**- WOX

A prize awarding device and method that awards a prize over a communications network. The prize award device generates a prize code for a contest prize winning call which is based on the call information of the contest prize winning call. The call information may include the location of the winning caller, the location of the party being called, a duration of the winning call, and time of day the winning call is placed and the like. The prize code may further be based on demographic information of the calling and/or called party. Based on the prize code, the prize award device selects a prize.

EXEMPLARY CLAIMS- 1. A method for selecting, via a network, a prize to be awarded to a user, the method comprising:..generating a prize code based on call information of a prize winning call and on a location code other than an area code; and selecting a prize based on the prize code.

164. Universal non-progressive reward for live casino games

PAT 07-15-03 06592459 NDN- 217-0481-3881-8

165. Interactive use an athletic performance monitoring and reward method, system, and computer program product

PAT 07-01-03 06585622 NDN- 217-0479-9346-2



INVENTOR(S)- Shum, Albert Y. S.; Schrock, Allan M.

PATENT NUMBER- 06585622

PATENT APPLICATION NUMBER- 453645

DATE FILED- 1999-12-03

PATENT DATE- 2003-07-01

NUMBER OF CLAIMS- 18

EXEMPLARY CLAIMS- 1

FIGURES- 7

ART/GROUP UNIT- 3764

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- NIKE, Inc.

ASSIGNEE CITY- Beaverton

ASSIGNEE STATE- OR

ATTORNEY, AGENT, OR FIRM- Banner & Witcoff, Ltd.

U.S. PATENT CLASS- 4820080000

U.S. CLASSIFICATION REFS.- X482009000; X482900000

INTERNATIONAL PATENT CLASS- 7A63B07100

PATENT REFERENCE(S)- 4828257; 4919418; 5089960; 5213555; 5466200; 5547439; 5655997; 5785632; 5890995; 5890997; 5899963; 5916063; 5921891; 5974262; 6013007; 6050924; 6066075; 6298218

A method, computer program product, and system for monitoring and rewarding athletic performance and use of a product worn by a person, thereby motivating use of the product and promoting customer loyalty The present invention includes and system and method for measuring, tracking, and recording use of the product, preferably related to the athletic performance of an athlete, using a portable, remote device; transferring that data from the remote device to a common location, such as an Internet web site service; calculating, assigning, and tracking rewards based on the level of use determined from the data; and allowing the user to redeem his or her rewards or compare his or her performance level with other athletes using other remote devices.

EXEMPLARY CLAIMS- 1. A method of rewarding use of a product worn by a person, the product having a remote information collection device, the method comprising:..collecting product use information from the remote collecting device; ..determining product use information from the collected product use information; and ..awarding the user of the product a reward based on the product use information.

166. Method and an apparatus for promoting a product or brand

PAT 06-17-03 06578735 NDN- 217-0478-4744-5



INVENTOR(S)- Mothwurf, Ewald

PATENT NUMBER- 06578735

PATENT APPLICATION NUMBER- 496576

DATE FILED- 2000-02-02

PATENT DATE- 2003-06-17

NUMBER OF CLAIMS- 42

EXEMPLARY CLAIMS- 1

FIGURES- 15

ART/GROUP UNIT- 2162

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- ATX; A-8043

ATTORNEY, AGENT, OR FIRM- Townsend and Townsend and Crew LLP

U.S. PATENT CLASS- 2212550000

U.S. CLASSIFICATION REFS.- X221303000

INTERNATIONAL PATENT CLASS- 7B65G05900

PATENT REFERENCE(S)- 4982337; 5365575; 5494294; 5836498; 6007426; 6017032; 6056289; 6161743; 6293424

FOREIGN DOCUMENT REFERENCE(S)- 1 122 693

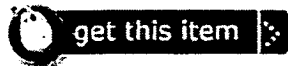
FOREIGN COUNTRY CODE- EPX

A method of promoting a product or a brand in a retail store, or of promoting customer loyalty , comprises the steps of analyzing data determined at a point of sale relating to purchases by a customer, e.g. data from a bar-code scanner, to determine whether a customer has purchased a particular product or brand or has purchased products equaling or exceeding a predetermined value and, if this is the case, entitling the customer to participate in a prize/bonus ticket game configured as a game of chance, conducting a game of chance based on a predetermined win table having a specified number of predetermined winning numbers each associated with a bonus or prize and a further number of no win stops, i.e. numbers which are not winning numbers, and in the case of a win, issuing to the customer a ticket which is a winning ticket associated with the product or product range. The method also includes operating a gaming machine and promoting Internet shopping, as well as a ticket dispenser.

EXEMPLARY CLAIMS- 1. A ticket dispenser comprising a housing, a space within said housing for receiving a pack of tickets in the form of a continuous web of tickets, there being a line of weakness between adjacent tickets of said web, a dispensing mechanism for dispensing single tickets taken from said web of tickets, an electronic control associated with the dispenser and a conveyor roll which extends transversely to a web conveying direction, at least one wall means at one side of said conveyor roll and defining with said conveyor roll a passage for conveying said web of tickets, actuating means for pressing said wall means towards said conveying roll to clamp said web therebetween for conveying movement in said conveying direction and means for driving said conveyor roll to transport said web into a mouth having an outlet until said line of weakness joining a leading ticket to a remainder of said web is positioned in a vicinity of said outlet, and means disposed downstream of said conveyor roll in said direction of conveying movement for bending a conveyed leading ticket of said web at least once about said line of weakness, to weaken a connection between said leading ticket and said web prior to severing said leading ticket from said web and issuing said leading ticket from said dispenser.

167. Differential rewards with dynamic user profiling

PAT 05-27-03 06571216 NDN- 217-0476-8560-3

**INVENTOR(S)**- Garg, Rahul; Mittal, Parul Alok; Modani, Natwar**PATENT NUMBER**- 06571216**PATENT APPLICATION NUMBER**- 483603**DATE FILED**- 2000-01-14**PATENT DATE**- 2003-05-27**NUMBER OF CLAIMS**- 6**EXEMPLARY CLAIMS**- 1**FIGURES**- 5**ART/GROUP UNIT**- 3622**PATENT CLASS**- Invention (utility) patent**INVENTOR COUNTRY/ZIPCODE**- INX; INX; INX**PATENT ASSIGNEE(S)**- International Business Machines Corporation**ASSIGNEE CITY**- Armonk**ASSIGNEE STATE**- NY**ATTORNEY, AGENT, OR FIRM**- Whitham, Curtis & Christofferson, P.C.; Coca, T. Rao**U.S. PATENT CLASS**- 7050140000**INTERNATIONAL PATENT CLASS**- 7G06F01760**PATENT REFERENCE(S)**- 5185695; 5774870; 5857175; 5924080; 5948061; 5963951; 5970469**FOREIGN DOCUMENT REFERENCE(S)**- WO 99/46708**FOREIGN COUNTRY CODE**- WOX

A methodology and system allows a plurality of reward scheme owners to give differential rewards , through a plurality of reward distribution agents, to various users based on the user profile. The reward scheme owner may be a seller, a manufacturer, a sales promotion agent or even an intermediary. Similarly, the reward distribution agent may be an on-line or a physical retailer, a broker, a seller or an intermediary. Also the users may be consumers, businesses, brokers or other intermediaries. In one specific case, a reward scheme owner defines a plurality of reward schemes, including at least one differential reward scheme giving different rewards to different users. The reward scheme owner communicates these to a central reward scheme database server. The reward scheme owners may or may not advertise these schemes. The user visits an online or a physical store. The store acting as a reward distribution agent dynamically profiles the user, queries the central reward scheme database server if the user profile meets the criterion for one or more rewards and offers the applicable rewards to the user. The store later receives reimbursement for the rewards offered to various users, from the reward scheme owners. This methodology and system may be used for offering targeted or differential discounts on different products and services, offering different promotional schemes on different combination of products, giving loyalty points , electronically distributing prizes, free samples, product warranties, tie-in promotions, cross selling, up selling, premiums, memberships, card discounts, organizing contests, sweepstakes, games and offering other similar rewards.

EXEMPLARY CLAIMS- 1. An on-line system of giving differential rewards to users by an electronic system comprising:..a central reward scheme database server, including a database for storing reward schemes, wherein a reward scheme consists of the details of the reward and criteria for offering the reward to a user, the reward specified being given only to a user or class of users satisfying the criteria for offering the reward to a user, thereby being differential in nature, wherein the details of the reward comprise information describing the nature and quantitative measure of the reward being offered, and the criteria for offering the reward to a

user comprise user profiles which are based on multi-valued attributes, wherein the attributes include non-quantitative and fuzzy user attributes, nonuser specific attributes, and the user's voice and physical actions, and wherein the rewards include discount on a product or service, loyalty points, freebies, product warranties, tie-in promotions, cross selling, up selling, and premiums; ..multiple reward scheme owners, each of said reward scheme owners defining a plurality of reward schemes, including at least one differential reward scheme giving different rewards to different users, the reward schemes being communicated to the central reward scheme database server by the reward scheme owners; ..a plurality of reward scheme creation equipment used to define a plurality of reward schemes, including at least one differential offer which is to be made to the user satisfying an offer's targeting parameters; and ..multiple reward distribution agents each of which, when visited by a user, dynamically profiles the user, queries the central reward scheme database server to determine if the user meets a criterion for one or more rewards and offers the applicable rewards to the user.

168. Universal methods and apparatus for determining prices and rewards within retail transactions

PAT 05-13-03 06564189 NDN- 217-0475-3739-0



INVENTOR(S)- Nycz, Lew P.

PATENT NUMBER- 06564189

PATENT APPLICATION NUMBER- 219136

DATE FILED- 1998-12-22

PATENT DATE- 2003-05-13

NUMBER OF CLAIMS- 15

EXEMPLARY CLAIMS- 1

FIGURES- 7

ART/GROUP UNIT- 2165

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- NCR Corporation

ASSIGNEE CITY- Dayton

ASSIGNEE STATE- OH

ATTORNEY, AGENT, OR FIRM- Priest & Goldstein, PLLC

U.S. PATENT CLASS- 7050200000

U.S. CLASSIFICATION REFS.- X705026000; X705027000; X705014000

INTERNATIONAL PATENT CLASS- 7G06F01760

PATENT REFERENCE(S)- 4084742; 4138000; 4975840; 5056019; 5297026; 5448471; 5537314; 5620182; 5649114; 5652421; 5675662; 5682983; 5873069; 5933813; 2001/0032162; 2002/0019885; 2002/0026440; 2002/0087384

A universal price/reward system for determining product prices or reward values. The system disclosed is implemented by utilizing a table of prices, reward information, or the like distinct from a POS system's existing Price Look-Up (PLU) file format. The table data utilized may be appended to an existing PLU file, or it may exist in a separate file located on the same file server, or on a separate file server. This approach allows a retail merchant to easily create and modify incentive pricing programs and promotional reward programs without having to modify the basic structure of the PLU file or the POS application program. The universal price/reward

system can be implemented as part of the PLU file, or through a separate companion file on a POS store controller or file server.

EXEMPLARY CLAIMS- 1. A computer implemented method for determining a price of at least a first and a second item of the same type and identified by a common bar code which are purchased as part of a single transaction in which it is desired to charge a different price for the first and second items, the method comprising the steps of:..storing a universal price record in a universal price record memory, said universal price record including a table correlating a first price with the first item and a second price with the second item purchased as part of a single transaction, said universal price record including a file format distinct from a file format of a price look-up record; ..scanning the first item; ..querying a memory for the price look-up record to determine if the universal price record exists for the first item; ..reading the first price from the universal price record memory and using the first price for the first item, if the universal price record exists for the first item; ..reading the first price from the price look-up record, if the universal price record does not exist; scanning the second item; ..reading the second price from the universal price record memory and using the second price for the second item, if the universal price record exists for the first item; ..reading the second price from the price look-up record if the universal price record does not exist; and ..tallying the first price and the second price as part of a retail transaction.

169. Reward based game and teaching method and apparatus employing television channel selection device

PAT 04-22-03 06551104 NDN- 217-0472-6365-4



INVENTOR(S)- Becker, Russell Craig

PATENT NUMBER- 06551104

PATENT APPLICATION NUMBER- 800429

DATE FILED- 2001-03-05

PATENT DATE- 2003-04-22

NUMBER OF CLAIMS- 22

EXEMPLARY CLAIMS- 1

FIGURES- 9

ART/GROUP UNIT- 3713

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- 97405

U.S. PATENT CLASS- 4342010000

U.S. CLASSIFICATION REFS.- X434365000

INTERNATIONAL PATENT CLASS- 7G09B00500

PATENT REFERENCE(S)- 4117607; 4259668; 4389194; 4425096; RE32282; 5034807; 5051837; 5219291; H001452; 5520541; 5716273; 5733131; 5842869; 5842871; 5957695

RELATED PAPER(S)- 60/186912

The present invention includes an apparatus and a method for teaching relationships between numbers and how to perform certain types of mathematical operations. The system includes a television channel selection device, such as a remote control device with a visual display. The user selects a channel to view, and is presented with a mathematical problem involving the channel number. When the problem is correctly solved, the television switches to the selected

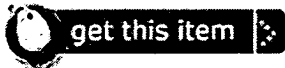
channel. If an incorrect solution is entered, the user is given further opportunities to solve the problem before being prompted to a solution. The degree of difficulty of the problems can be adaptively adjusted, depending upon the accuracy of the user's answers.

EXEMPLARY CLAIMS- 1. An electronic teaching system incorporated into a television channel selection system to motivate learning mathematics by requiring a user to solve a mathematical problem before a television set will tune to the selected channel, the system comprising:..a non-volatile memory storing an educational program; ..an output device for presenting information to a user; ..an input device for a user to enter information including a selected television channel; ..a controller programmed to execute the educational program stored in the non-volatile memory to receive from the input device a number corresponding to the selected television channel, presenting through the output device a mathematical problem involving the number corresponding to the selected television channel, and receiving a solution to the mathematical problem entered through the input device by the user determine whether the entered solution is correct, and if so, causing the television set to tune to the selected television channel.

215

170. Loyalty file structure for smart card

PAT 04-15-03 06549912 NDN- 217-0472-3609-2



INVENTOR(S)- Chen, Ann-Pin

PATENT NUMBER- 06549912

PATENT APPLICATION NUMBER- 159266

DATE FILED- 1998-09-23

PATENT DATE- 2003-04-15

NUMBER OF CLAIMS- 12

EXEMPLARY CLAIMS- 1

FIGURES- 12

ART/GROUP UNIT- 2172

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Visa International Service Association

ASSIGNEE CITY- Foster City

ASSIGNEE STATE- CA

ATTORNEY, AGENT, OR FIRM- Beyer Weaver & Thomas, LLP

U.S. PATENT CLASS- 7071040000

U.S. CLASSIFICATION REFS.- X707010000; X707100000; X705041000; X705044000

INTERNATIONAL PATENT CLASS- 7G06F01730

PATENT REFERENCE(S)- 4709136; 4723212; 4910672; 5025372; 5056019; 5173851; 5297205; 5530232; 5578808; 5613912; 5649118; 5687322; 5689100; 5721768; 5721781; 5832457; 6105008; 6247129; 6282522; 6298336

FOREIGN DOCUMENT REFERENCE(S)- 50312/96; A-12267-97; 0 373 036; 0 775 990; 0786746; 2 274 349; 2 306 740; 95/21428; 96/29668; 96/31848; WO 96/31848; WO 97/05582

FOREIGN COUNTRY CODE- AUX; AUX; EPX; EPX; EPX; GBX; GBX; WOX; WOX; WOX; WOX; WOX

A loyalty file structure for a smart card includes any number of loyalty files preinstalled by a

card manufacturer. Each loyalty file has a password, a file number, a label, an indicator of whether or not the file is currently being rented by a merchant, a length indicator, a data format indicator, and a data region. An issuer creates a unique password for each loyalty file on a card and then issues cards to customers. For customer enrollment at a point-of-sale, a merchant determines if a loyalty file is available. The merchant password is sent to the issuer on-line in real time and is returned along with authorization from the issuer to replace the password of the loyalty file with the merchant password. The file label is changed to a merchant identifier and the file is indicated as being rented. The merchant sends payment or a credit transaction to the issuer for use of the loyalty file. For use with a loyalty program, a merchant terminal finds the loyalty file of a customer's card for that merchant and reads or updates information within that file. The loyalty file on a card is also used with electronic ticketing to store information pertaining to a purchased ticket. Upon later presentation of the card at an airline boarding gate, stored information in the loyalty file is compared with the same information downloaded from the airline host computer. A match indicates a valid purchase and a boarding pass is issued.

EXEMPLARY CLAIMS- 1. A system that facilitates implementation of a loyalty program by a merchant, said system comprising:..a smart card including a data file and an associated file password necessary to access said data file, said data file not accessible by said merchant without authorization from an issuer, said smart card being issued to a customer by said issuer; a card reader device that reads from and writes to said smart card and is associated with said merchant; ..a communications network connecting to said card reader device; and ..an issuer computer under control of said issuer connected to said communications network, said issuer computer being arranged to accept a request from said merchant for access to said data file, and being further arranged to transmit an authorization to said card reader device to allow said merchant to access said data file of said smart card with the permission of said customer, said authorization operating to allow the replacement of said file password with a merchant password known to said merchant, whereby said merchant may use said data file for implementation of said loyalty program for the benefit of said customer.

816

171. Soap dispenser having reward program

PAT 04-01-03 06542568 NDN- 217-0470-8106-0



INVENTOR(S)- Howes, Jr., Ronald Bruce; Copeland, James L.

PATENT NUMBER- 06542568

PATENT APPLICATION NUMBER- 458478

DATE FILED- 1999-12-09

PATENT DATE- 2003-04-01

NUMBER OF CLAIMS- 25

EXEMPLARY CLAIMS- 1

FIGURES- 8

ART/GROUP UNIT- 2816

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Ecolab Inc.

ASSIGNEE CITY- St. Paul

ASSIGNEE STATE- MN

ATTORNEY, AGENT, OR FIRM- Merchant & Gould P.C.

U.S. PATENT CLASS- 3770160000

U.S. CLASSIFICATION REFS.- X377021000; X377026000
INTERNATIONAL PATENT CLASS- 7G07C00300
PATENT REFERENCE(S)- 4194242; 4334270; 4597046; 4739478; 4896144; 5625659;
 5945910; 6065639; 6206238
FOREIGN DOCUMENT REFERENCE(S)- 0 848 114; 0 963 728
FOREIGN COUNTRY CODE- EPX; EPX

A system for rewarding and encouraging compliance with a predetermined personal hygiene standard in a hygiene compliance program. The system comprises a fluid dispenser. The fluid dispenser includes an actuator. A sensor is connected to the actuator. A processor in electrical communication with the sensor. The processor is configured to increment a count when the sensor is actuated, relate the count to the identification code, and compare the count to a predetermined number.

EXEMPLARY CLAIMS- 1. A method for rewarding and encouraging compliance with a predetermined personal hygiene standard in a hygiene compliance program, the method utilizing an electronic fluid dispenser, the method comprising:..entering a user's unique identification code; activating the fluid dispenser; ..sensing activation of the dispensing mechanism; ..incrementing a count, the count corresponding to the number of times the fluid dispenser has been activated under the entered unique identification code; displaying a message when the count equals a predetermined number; and associating an incentive reward to the corresponding predetermined number.

172. System for rewarding viewers of interactive commercial advertisements
 PAT 03-04-03 06529878 NDN- 217-0468-1052-9



INVENTOR(S)- De Rafael, Carey A.; Arreola, Rafael Amezcua

PATENT NUMBER- 06529878
PATENT APPLICATION NUMBER- 272153
DATE FILED- 1999-03-19
PATENT DATE- 2003-03-04
NUMBER OF CLAIMS- 5
EXEMPLARY CLAIMS- 5
FIGURES- 6
ART/GROUP UNIT- 3622
PATENT CLASS- Invention (utility) patent
INVENTOR COUNTRY/ZIPCODE- 94025; 92122
ATTORNEY, AGENT, OR FIRM- Needle & Rosenberg, P.C.
U.S. PATENT CLASS- 7050140000
U.S. CLASSIFICATION REFS.- X705010000
INTERNATIONAL PATENT CLASS- 7G06F01760
PATENT REFERENCE(S)- 5034807; 5220501; 5643088; 5717923; 5915243
FOREIGN DOCUMENT REFERENCE(S)- WO 97/22074
FOREIGN COUNTRY CODE- WOX
RELATED PAPER(S)- 0; 08/822874

A system and method for compensating users for responding to advertisements in an interactive

manner poses questions for users and dynamically generates further questions in response to users' answers to previous questions. A user sets up an account on a remote computer that is then credited each time a user has completed the series of questions and answers relating to an advertisement. In setting up the account, the remote computer obtains demographic information from the user, such as the user's name, age, gender, place of residence and occupation. The remote computer can generate the questions not only in response to answers to previous questions but also in response to the demographic information. The remote computer provides the advertisers with the users' answers or with statistical information computed in response to the answers and the user demographics.

EXEMPLARY CLAIMS- 5. A method for compensating users for responding to advertisements, comprising: ..storing a plurality of advertisements in a database of a remote computer; ..establishing electronic communication between said remote computer and a user computer under direct control of a user; ..said user setting up an account; ..said user selecting one of said advertisements stored in said database using said user computer to select from among a plurality of advertisement options said user computer indicates to the user as selectable; ..said remote computer presenting to said user via said user computer in succession a plurality of questions corresponding to said selected one of said advertisements, each question of said plurality of questions selected at least in part in response to an answer provided by said user via said user computer to a previous question; and ..crediting said account in response to said user having provided answers in response to questions.

173. Dual reward game

PAT 12-24-02 06497407 NDN- 217-0461-1662-5



INVENTOR(S)- Humphrey, Dallas

PATENT NUMBER- 06497407

PATENT APPLICATION NUMBER- 124857

DATE FILED- 2002-04-18

PATENT DATE- 2002-12-24

NUMBER OF CLAIMS- 35

EXEMPLARY CLAIMS- 1

FIGURES- 4

ART/GROUP UNIT- 3711

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Edina Technical Products Inc.

ASSIGNEE CITY- Plymouth

ASSIGNEE STATE- MN

ATTORNEY, AGENT, OR FIRM- Patterson, Theuent, Skaar & Christensen, P.A.

U.S. PATENT CLASS- 273118R000

U.S. CLASSIFICATION REFS.- X2731190R0; X2731210R0

INTERNATIONAL PATENT CLASS- 7A63F00702

PATENT REFERENCE(S)- 677905; 1040077; 1700541; 2003349; 2012502; 2022445; 2092286; 2093293; 2926915; 3476391; 3623728; 3934881; 3953027; 4393971; 4440457; 4533144; 4856771; 5131655; 5137278; 5149093; 5516104; D388122; 5711724; 5722656; 5988637; 6010130; 6062560; 6209868; 6398216

FOREIGN DOCUMENT REFERENCE(S)- 1025556; 2575852

FOREIGN COUNTRY CODE- FRX; FRX
RELATED PAPER(S)- 1; 09/516299; 60/122192

A dual reward game for play by a game user wherein the game has a plurality of possible game outcomes sensible by respective outcome sensors, a reward device being dispensed by a dispenser actuatable responsive to at least one sensor input upon the occurrence of all game outcomes and a further reward device being dispensed responsive to a certain sensor input upon the occurrence of a certain game outcome. A method of rewarding the outcome of play of a game is further included.

EXEMPLARY CLAIMS- 1. A dual reward game for play by a game user, comprising:..a plurality of first reward devices; ..playfield apparatus being operably coupled to a source of the plurality of first reward devices for receiving a first reward device therefrom and for putting the first reward device into play, the playfield apparatus having at least a first play outcome and a second play outcome; ..a play outcome selector reward system wherein, ..a first play outcome always rewards a first reward device, ..a second play outcome rewards a first reward device and rewards a second reward device, the second reward device being selectively dispensed onto the playfield apparatus for being put into play or rewarded directly to the user.

818

174. APS loyalty camera with locking film door and external key therefor
 PAT 12-03-02 06490411 NDN- 217-0459-6341-7



INVENTOR(S)- Mazzacani, Giorgio; Yip, Tony Ho Yin

PATENT NUMBER- 06490411

PATENT APPLICATION NUMBER- 528939

DATE FILED- 2000-03-21

PATENT DATE- 2002-12-03

NUMBER OF CLAIMS- 32

EXEMPLARY CLAIMS- 1

FIGURES- 11

ART/GROUP UNIT- 2851

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- HKX

PATENT ASSIGNEE(S)- Concord Camera Corp.

ASSIGNEE CITY- Hollywood

ASSIGNEE STATE- FL

ATTORNEY, AGENT, OR FIRM- Lampert, Scott L.

U.S. PATENT CLASS- 3960060000

U.S. CLASSIFICATION REFS.- X396536000; X396538000

INTERNATIONAL PATENT CLASS- 7G03B01702

PATENT REFERENCE(S)- 5669018; 5708856; 5727247; 5748990; 5752085; 5903791

PATENT REFERENCED BY- 06618562; 06658206

An APS camera having means for limiting removal and replacement of the film cartridge to those designated to do so. The camera includes an access door to provide access to a film cartridge receiving compartment. A latch disposed on the exterior sidewall of the camera main body, adjacent the film cartridge receiving compartment, secures the access door in the closed

position. A lock mechanism, comprising an outer housing and an inner lever disposed within the outer housing, is secured to an exterior sidewall of the camera casing over the latch. The lever is structured for movement from a first blocking position, wherein the latch is inaccessible, to a second open position, wherein the latch may be accessed and the access door opened. The lever includes a pair of outwardly extending locking pins structured for mating engagement with corresponding holes in the housing so as to retain the lever in the first blocking position. Pushing the locking pins down through the holes in the housing enables the lever to be moved into the second open position. A key is provided to push the pins down through the holes in the housing and to engage and move the latch from the first latching position to the second unlatching position.

EXEMPLARY CLAIMS- 1. A camera comprising:..a main body having a film cartridge receiving compartment; an outer casing structured to enclose said main body; ..a film cartridge access door mounted below said film cartridge receiving compartment, said access door being structured for swinging movement between a closed position and an open position; ..a latch structured for movement between a first latching position, wherein said latch retains said access door in said closed position, and a second unlatching position, wherein said latch is disengaged from said access door and said access door may be opened; a lock mechanism structured for movement from a first locking position, wherein said latch is inaccessible, to a second unlocking position, wherein said latch may be accessed and moved into said second unlatching position; and ..a key structured to engage said lock mechanism so that said lock mechanism may be moved from said first locking position to said second unlocking position.

119

175. Cart return loyalty credit system

PAT 11-26-02 06486768 NDN- 217-0458-8550-9



INVENTOR(S)- French, John R.; Witham, Philip

PATENT NUMBER- 06486768

PATENT APPLICATION NUMBER- 153912

DATE FILED- 1998-09-16

PATENT DATE- 2002-11-26

NUMBER OF CLAIMS- 43

EXEMPLARY CLAIMS- 1

FIGURES- 16

ART/GROUP UNIT- 2635

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- CartTronics, LLC

ASSIGNEE CITY- San Diego

ASSIGNEE STATE- CA

ATTORNEY, AGENT, OR FIRM- Knobbe, Martens, Olson & Bear, LLP

U.S. PATENT CLASS- 3400059200

U.S. CLASSIFICATION REFS.- X194211000; X194213000; X194905000; X705014000; X705026000; X235383000; X235385000

INTERNATIONAL PATENT CLASS- 7G06F00704

PATENT REFERENCE(S)- 3882982; 3897863; 3938638; 4424893; 4470495; 4549182; 4572347; 4623877; 5056019; 5119087; 5360094; 5485006; 5526916; 5592560; 5687322; 5708782; 6024203

FOREIGN DOCUMENT REFERENCE(S)- 30 02 798 A 1; 31 30 543 A 1; 0 025 754; 2 122 792;
 WO 85/00961; WO 97/11441; WO 98/51197
FOREIGN COUNTRY CODE- DEX; DEX; EPX; GBX; WOX; WOX; WOX

A system and method for providing an incentive to a customer of a store to return a shopping cart to a cart return location. The cart return location, such as a cart corral, has a plurality of detection loops at an entrance to the corral. The system detects a change in inductance of the loops when a cart is returned to the cart corral and generates a cart return signal, which is indicative of a returned cart, in response to the change of inductance. The system determines whether a cart is being removed from or returned to the cart corral by use of the multiple detection loops. Visual and/or audible feedback indicative of an action may be provided to the customer.

EXEMPLARY CLAIMS- 1. A cart return system for use by a store utilizing a computer, the system comprising: ..a detection loop arranged at the entrance to a cart return location; ..a loop oscillator circuit connected to the detection loop, wherein a frequency is influenced by moving a cart proximate to the detection loop; and ..a processing circuit, connected to the loop oscillator circuit, being capable of detecting a change in inductance of the loop and identifying a cart return condition in response to the loop oscillator circuit, wherein the processing circuit is adapted to provide a customer identification code to the computer, wherein the customer identification code is unique to each customer and which is input to the system by the customer.

20

176. Interactive printer reward scheme

PAT 10-01-02 06457883 NDN- 217-0452-7649-9



INVENTOR(S)- Silverbrook, Kia; Lapstun, Paul

PATENT NUMBER- 06457883

PATENT APPLICATION NUMBER- 607657

DATE FILED- 2000-06-30

PATENT DATE- 2002-10-01

NUMBER OF CLAIMS- 27

EXEMPLARY CLAIMS- 1

FIGURES- 54

ART/GROUP UNIT- 2854

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- AUX; AUX

PATENT ASSIGNEE(S)- Silverbrook Research Pty Ltd

ASSIGNEE CITY- Balmain

ASSIGNEE COUNTRY- AUX

U.S. PATENT CLASS- 4000620000

U.S. CLASSIFICATION REFS.- X400061000; X400070000; X400076000

INTERNATIONAL PATENT CLASS- 7B41J00530

PATENT REFERENCE(S)- 4992940; 5661506; 5774870; 5842185; 5852434

PATENT REFERENCED BY- 06540142; 06655593

FOREIGN DOCUMENT REFERENCE(S)- 2306669; WO 99/50787

FOREIGN COUNTRY CODE- GBX; WOX

PATENT APPLICATION PRIORITY- PQ1313; PQ3632; PQ4483; PQ4912

PRIORITY COUNTRY CODE- AUX; AUX; AUX; AUX

PRIORITY DATE- 19990630; 19991025; 19991206; 19991224

A preferred embodiment of the invention is specifically configured to allow a printer's or a user's account to accumulate a credit balance and for all or a portion of this balance to be presented to the corresponding user or users as a collection of "points". If the printer account has a credit balance, then the corresponding points may be redeemed by the user or users for particular products or services. Users thereby learn to associate fee-earning activities in relation to the printer, such as the printing of advertising and online purchasing, with the accumulation of points, thus maximising the likelihood that a particular printer will not become a cost burden to its provider.

EXEMPLARY CLAIMS- 1. A system for providing printed information to a user, the system including:...a user printer module for interfacing the user with a first database containing first information, the module being responsive to the user requesting the first information from the first database for obtaining the first information and generating a first printed media that displays to the user the first information; identifier means for applying an identifier to the first printed media such that designation of the identifier by the user results in the module generating a second printed media that displays to the user second information obtained from a second database; ..memory means for storing account data indicative of either or both of: the number of times the first information is obtained from the first database; or the number of times the second information is obtained from the second database; and account means being responsive to the account data for selectively accumulating a credit that is allocated to the user and which is redeemable by the user for obtaining selected goods and/or services.

177. Method and system for processing customized reward offers

PAT 08-13-02 06434534 NDN- 217-0447-8015-7



INVENTOR(S)- Walker, Jay S.; Jindal, Sanjay K.; Weir-Jones, Toby

PATENT NUMBER- 06434534

PATENT APPLICATION NUMBER- 422415

DATE FILED- 1999-10-21

PATENT DATE- 2002-08-13

NUMBER OF CLAIMS- 47

EXEMPLARY CLAIMS- 1

FIGURES- 8

ART/GROUP UNIT- 2162

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Walker Digital, LLC

ASSIGNEE CITY- Stamford

ASSIGNEE STATE- CT

ATTORNEY, AGENT, OR FIRM- Downs, Michael D.; Alderucci, Dean P.

U.S. PATENT CLASS- 7050140000

U.S. CLASSIFICATION REFS.- X705010000; X705030000; X705034000; X705035000; X705038000; X705039000; X705040000; X705041000

INTERNATIONAL PATENT CLASS- 7G06F01760

PATENT REFERENCE(S)- 4876592; 5025372; 5053957; 5056019; 5287268; 5297026;
5466919; 5483444; 5537314; 5621640; 5710886; 6018718; 6076068
PATENT REFERENCED BY- 06666768; 06735572
FOREIGN DOCUMENT REFERENCE(S)- 308224
FOREIGN COUNTRY CODE- EPX
RELATED PAPER(S)- 0; 08/921868

The present invention is a method is for providing and managing a customized reward offer to a holder of a financial account. The method includes the step of accessing historical account data associated with the financial account. The method further includes the step of determining a first performance target associated with the financial account. The method also includes the steps of selecting a reward offer having an associated reward description and transmitting the first performance target and the reward description to the account holder. The method continues with the steps of collecting transaction data associated with the financial account and evaluating the collected transaction data to determine a second performance target associated with the financial account. The collected transaction data is then compared to said first performance target. If the collected transaction data exceeds the first performance target, the financial account is updated to reflect the reward A system is also provided to implement the steps of the method.

EXEMPLARY CLAIMS- 1. A method for providing and managing a customized reward offer to a holder of a financial account, said method comprising:..accessing historical account data associated with said financial account; ..determining a first performance target associated with said financial account; ..selecting a reward offer having an associated reward description; ..transmitting said first performance target and said reward description to said account holder; ..collecting transaction data associated with said financial account; and ..evaluating said collected transaction data to determine a second performance target associated with said financial account.

921

179. Data processing technique for scoring bank customer relationships and awarding incentive rewards

PAT 07-23-02 06424951 NDN- 217-0445-7862-9



INVENTOR(S)- Shurling, Larry W.; Nimis, Gregory R.; Reagle, Granville S.; Motschenbacher, Darlene M.; Hansen, Wayne P.

PATENT NUMBER- 06424951

PATENT APPLICATION NUMBER- 406388

DATE FILED- 1999-09-27

PATENT DATE- 2002-07-23

NUMBER OF CLAIMS- 2

EXEMPLARY CLAIMS- 1

FIGURES- 17

ART/GROUP UNIT- 2162

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- The Harrison Company, LLC

ASSIGNEE CITY- Denver

ASSIGNEE STATE- CO

ATTORNEY, AGENT, OR FIRM- Dorsey & Whitney, LLP
U.S. PATENT CLASS- 7050140000
U.S. CLASSIFICATION REFS.- X705035000; X705038000
INTERNATIONAL PATENT CLASS- 7G06F01760; G06F01700
PATENT REFERENCE(S)- 4885685; 5025372; 5056019; 5214579; 5297026; 5875437; 6009415; 6195644; 6202054
PATENT REFERENCED BY- 06699124; 06721743
FOREIGN DOCUMENT REFERENCE(S)- 2251098
FOREIGN COUNTRY CODE- GBX
RELATED PAPER(S)- 0; 07/808324

A Relationship scoring and Incentive Reward awarding process determines a Relationship score for the Relationships between a Bank and each of its customers. Such Relationships may include deposit accounts, loan accounts, and customer referrals. Customer data describing the Relationship between the Bank and its customers is furnished by the customers and extracted from a Bank customer information file. Incentive Rewards, such as reduced loan rates or increased deposit account interest, are awarded to customers based on the Relationship scores. Management reports summarize the Relationships between the Bank and its customers and provide marketing information.

EXEMPLARY CLAIMS- 1. A process for scoring a Relationship that a customer has with a Financial Institution and awarding an Incentive Reward to the customer based on a Relationship score using a computer having a memory, comprising:..maintaining a customer information file in memory of the computer which contains data identifying a plurality of customers of the Financial Institution and identifying a plurality of different Relationships each of the customers has with the Financial Institution; storing data in the memory of the computer which represents a point value assigned to each of the plurality of different Relationships that are offered to customers by the Financial Institution; ..storing data in the memory of the computer which specifies the Relationships that the customer has with the Financial Institution; ..correlating the Relationships that the customer has with the Financial Institution and the point value assigned to that Relationship by using the computer to access the data stored in the memory; ..computing a Relationship score for the customer by using the computer to total the point values correlated with the Relationships that the customer has with the Financial Institution; ..comparing the Relationship score to value in a vesting scale to determine an amount of vesting; ..awarding an Incentive Reward to the customer based on the Relationship score; ..creating a customer database file in memory of the computer which contains a customer record for each customer and a plurality of fields; ..creating a master dictionary file in memory of the computer which contains a plurality of attributes which describe the information contained in the fields of the customer record; and ..computing the Relationship score by making a computation using the information in the fields of the customer record of the customer database file and an attribute of the master dictionary file.

179. Audio-acoustic proficiency testing device

PAT 07-09-02 06417435 NDN- 217-0444-2033-5



INVENTOR(S)- Chantzis, Constantin B.; Rosen, Daniel I

PATENT NUMBER- 06417435

points , and confidentially storing at least one performer's related test performance history records in database, said test performance selected from the group comprising duration of practice, established practice-playing patterns, date, time, day, solo and group practicing for subsequent detailed statistical analysis, interpretation, and advice.

180

180. Method for playing an auxiliary game with prize rewarding system

PAT 07-09-02 06416406 NDN- 217-0443-9965-6



INVENTOR(S)- Duhamel, Gerald

PATENT NUMBER- 06416406

PATENT APPLICATION NUMBER- 496280

DATE FILED- 2000-02-01

PATENT DATE- 2002-07-09

NUMBER OF CLAIMS- 37

EXEMPLARY CLAIMS- 1

FIGURES- 14

ART/GROUP UNIT- 3711

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- CAX

PATENT ASSIGNEE(S)- Labtronix Concept

ASSIGNEE CITY- Drummondville

ASSIGNEE COUNTRY- CAX

ATTORNEY, AGENT, OR FIRM- Ogilvy Renault

U.S. PATENT CLASS- 4630120000

U.S. CLASSIFICATION REFS.- X273274000

INTERNATIONAL PATENT CLASS- 7A63F00100

PATENT REFERENCE(S)- 4570934; 4669731; 5393057; 5494296; 5570885; 5586766; 5630753; 5639088; 5664999; 5695402; 5743800; 5823874; 5848932; 5980384; 6059289; 6089976; 6089978; 6126542; 6142873; 6159097

PATENT REFERENCED BY- D0475092; 06648758; 06722975

FOREIGN DOCUMENT REFERENCE(S)- 198 12 491; 0 797 175; 0 971 326; 2 170 938; 2 270 005

FOREIGN COUNTRY CODE- DEX; EPX; EPX; GBX; GBX

A method for playing an auxiliary game depending on the results or events of a primary game is provided. The events of the primary game are divided in three classes: credit event, no-credit event and non-event hold, and those events have different influences on the auxiliary game. The method for playing the auxiliary game comprises keeping information coming from the primary game and awarding the player of the primary game when a certain criteria is achieved on the auxiliary game. The method also comprises a visual display of the information recorded by the auxiliary game to improve the pleasure and to maintain the interest of the player who plays the primary game. The preferred embodiment of the method is an electronic gaming apparatus in which Blackjack is the primary game. A loss is defined as a no-credit event in the auxiliary game, a win with 21 is a credit event and other games are non-event holds. The visual display could be a matrix display wherein credit and no-credit events would be shown sequentially.

EXEMPLARY CLAIMS- 1. A method of awarding a prize in an auxiliary game played along with a principal game, the method comprising the steps of:..establishing a first class of outcomes in said principal game associated with a no-credit event in said auxiliary game; ..establishing a second class of outcomes in said principal game associated with a credit event in said auxiliary game; monitoring credit events in said auxiliary game over a predetermined number of events in said auxiliary game; and ..awarding a prize in said auxiliary game when a predetermined number of credits are present in said predetermined number of events in said auxiliary game, said predetermined number of events being at least five, said number of credits being less than said number of events and said prize being awarded when said credits occur non-consecutively within said number of events.

181. Portable electronic device and loyalty point system

PAT 06-25-02 06409080 NDN- 217-0442-4454-5



INVENTOR(S)- Kawagishi, Toshiyuki

PATENT NUMBER- 06409080

PATENT APPLICATION NUMBER- 788425

DATE FILED- 2001-02-21

PATENT DATE- 2002-06-25

NUMBER OF CLAIMS- 14

EXEMPLARY CLAIMS- 1

FIGURES- 9

ART/GROUP UNIT- 2876

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- JPX

PATENT ASSIGNEE(S)- Kabushiki Kaisha Toshiba

ASSIGNEE CITY- Kanagawa-Ken

ASSIGNEE COUNTRY- JPX

ATTORNEY, AGENT, OR FIRM- Pillsbury Winthrop LLP

U.S. PATENT CLASS- 2353750000

U.S. CLASSIFICATION REFS.- X235380000

INTERNATIONAL PATENT CLASS- 7G06F01700; G06K00500

PATENT REFERENCE(S)- 5806045; 5901303; 6112987; 6222914

FOREIGN DOCUMENT REFERENCE(S)- 0775990; 09333717

FOREIGN COUNTRY CODE- EPX; EPX

PATENT APPLICATION PRIORITY- 2000-085994

PRIORITY COUNTRY CODE- JPX

PRIORITY DATE- 20000327

A portable electronic device, which executes a prescribed process based on a selling amount of money that is input from a terminal device, has a memory for storing information concerned with a loyalty point calculation process corresponding to a selling amount of money, calculates a loyalty point using information stored in the memory based on a selling amount of money which is input from the terminal device and updates a loyalty point stored in the memory to a calculated loyalty point

EXEMPLARY CLAIMS- 1. A portable electronic device to execute a prescribed process

according to information on a deal amount of money input from a terminal device comprising:..storage means for storing an application program for calculating loyalty points , and individual information of a person holding the portable electronic device, a qualification unit to add a special loyalty point based on the individual information, a size of a loyalty point added that corresponds to the qualification unit and a total loyalty point calculated by the application program; ..means for calculating a first loyalty point using the application program stored in the storage means according to the information on the deal amount of money input from the terminal device, a second loyalty point using the application program stored in the storage means according to the corresponding qualification unit when the qualification unit is satisfied, and a total loyalty point by adding the second loyalty point with the first loyalty point ; and ..means for updating the loyalty point stored in the storage means to the total loyalty point calculated by the calculating means.

EQ3

182. Shopping scouts web site for rewarding customer referrals on product and price information with rewards scaled by the number of shoppers using the information

PAT 06-11-02 06405175 NDN- 217-0441-5649-8



INVENTOR(S)- Ng, David Way

PATENT NUMBER- 06405175

PATENT APPLICATION NUMBER- 361545

DATE FILED- 1999-07-27

PATENT DATE- 2002-06-11

NUMBER OF CLAIMS- 19

EXEMPLARY CLAIMS- 1

FIGURES- 11

ART/GROUP UNIT- 2162

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- 94065

ATTORNEY, AGENT, OR FIRM- Auvinen, Stuart T.

U.S. PATENT CLASS- 7050140000

U.S. CLASSIFICATION REFS.- X705026000; X705400000

INTERNATIONAL PATENT CLASS- 7G06F01760

PATENT REFERENCE(S)- 4876592; 5056019; 5237507; 5475375; 5638457; 5734838; 5774870; 5835896; 5862223; 5890138; 5924072; 5950172; 6064979

PATENT REFERENCED BY- 06591300; 06643650; 06691155; 06711581; 06714933; 06721743; 06741855

FOREIGN DOCUMENT REFERENCE(S)- WO 00/50967

FOREIGN COUNTRY CODE- WOX

A web site on the world-wide-web allows users to search a product/price database. The database contains product and price information for a wide variety of products from many different suppliers such as online and offline stores. Information in the database is collected and corrected by submitting users who are rewarded for product submissions. A submitting user inputs data on new product, price, supplier, or rating information using an online form. The user highlights coordinates of the model, make, and price on the supplier's web page, so that automated software can later check the supplier's web page for price and product updates. The

submitting user is rewarded for submitting product and price information. When other consumer-users search the database and find the product, the submitting user is again rewarded. When these other consumer-users follow a link to the supplier's web page for that product, the submitting user is further rewarded. Thus future rewards depend on the number of consumer-users viewing the information submitted. Higher rewards are granted for more popular products. Correcting-users can correct errors when viewing the supplier's web page by pressing a correct-error button. The correcting user is rewarded and future rewards are shared among the submitting user and the correcting user as consumer-users view the corrected information.

EXEMPLARY CLAIMS- 1. A searchable database of information submitted by rewarded users comprising: ..a plurality of records, each record containing information presented to a searcher when search terms input by the searcher match terms in the record; ..a data-entry module for receiving information from a rewarded user, the information being written to a target record in the plurality of records; ..a rewards database containing account records for users including a reward count for each user; and ..a reward module, coupled to the rewards database, activated when the searcher views information in the target record, the reward module increasing a reward count for the rewarded user when the searcher views the information in the target record submitted by the rewarded user; ..a verifier, coupled to the data-entry module, for verifying information submitted by the rewarded user, the verifier re-fetching a web page containing the information submitted by the rewarded user from a network, the verifier locating the information submitted on the web page and entering the information into the target record when information on the web page matches the information submitted by the rewarded user, ..wherein the reward count for the rewarded user increases in proportion to a number of times that a searcher or another searcher views the information submitted by the rewarded user, ..whereby rewards for submitting information depend on a number of times the information is viewed by others and whereby information submitted is verified by refetching the web page before information is added to the searchable database.

924

183. Dual reward game

PAT 06-04-02 06398216 NDN- 217-0440-1320-1

**INVENTOR(S)-** Humphrey, Dallas**PATENT NUMBER-** 06398216**PATENT APPLICATION NUMBER-** 516299**DATE FILED-** 2000-03-01**PATENT DATE-** 2002-06-04**NUMBER OF CLAIMS-** 29**EXEMPLARY CLAIMS-** 1**FIGURES-** 4**ART/GROUP UNIT-** 3711**PATENT CLASS-** Invention (utility) patent**PATENT ASSIGNEE(S)-** Edina Technical Products Inc.**ASSIGNEE CITY-** Plymouth**ASSIGNEE STATE-** MN**ATTORNEY, AGENT, OR FIRM-** Patterson, Thuente, Skaar & Christensen, P.A.**U.S. PATENT CLASS-** 273118R000

U.S. CLASSIFICATION REFS.- X2731190R0; X2731210R0

INTERNATIONAL PATENT CLASS- 7A63F00702

PATENT REFERENCE(S)- 677905; 1040077; 1700541; 2003349; 2012502; 2022445; 2092286; 2093293; 2926915; 3476391; 3623728; 3934881; 3953027; 4393971; 4440457; 5131655; 5137278; 5149093; 5516104; D388122; 5722656; 5988637; 6010130; 6062560; 6209868

PATENT REFERENCED BY- 06497407

FOREIGN DOCUMENT REFERENCE(S)- 1025556; 2575852

FOREIGN COUNTRY CODE- FRX; FRX

RELATED PAPER(S)- 60/122192

A dual reward game for play by a game user includes a plurality of first reward devices. A playfield apparatus is operably coupled to a source of the plurality of first reward devices for receiving a first reward device therefrom and for putting the first reward device into play, the playfield apparatus having a first play outcome and a second play outcome. A play outcome selector reward system wherein, a first play outcome always rewards a first reward device, and a second play outcome rewards a first reward device and rewards a further first reward device. A method of use of the dual reward game is further included.

EXEMPLARY CLAIMS- 1. A dual reward game for play by a game user, comprising:..a plurality of first reward devices; ..playfield apparatus being operably coupled to a source of the plurality of first reward devices for receiving a first reward device there from and for putting the first reward device into play, the playfield apparatus having a first play outcome and a second play outcome; a play outcome selector reward system wherein, ..a first play outcome always rewards a first reward device, ..a second play outcome rewards a first reward device and rewards a further first reward device; and ..a second reward device, the second reward device being rewardable in lieu of the reward of the further first award device.

184. Self flushing urinal with integrated gaming and reward system

PAT 05-14-02 06385796 NDN- 217-0437-5214-2



INVENTOR(S)- Muir, Jr., David N.

PATENT NUMBER- 06385796

PATENT APPLICATION NUMBER- 850157

DATE FILED- 2001-05-08

PATENT DATE- 2002-05-14

NUMBER OF CLAIMS- 16

EXEMPLARY CLAIMS- 1

FIGURES- 7

ART/GROUP UNIT- 3751

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- 20120

U.S. PATENT CLASS- 0046610000

U.S. CLASSIFICATION REFS.- X004304000; X004305000

INTERNATIONAL PATENT CLASS- 7A47K00100; E03C00100

PATENT REFERENCE(S)- 5652975; 5748096; 5829073

FOREIGN DOCUMENT REFERENCE(S)- 6-117011

FOREIGN COUNTRY CODE- JPX

This interactive urinal is for improving sales and provides revenue from the restroom, especially in an establishment that sells beverages. The urinal is coin vended to provide amusement and also to provide income from obligatory restroom requirements. The Urinator allows an owner to permit the dispensing of rewards to promote equipment or products for sale elsewhere. It is envisioned that the Urinator may provide tickets for free products upon the attainment of certain amounts of a customer urine output coordinated with appropriate accuracy. Coin operation and anti-cheating devices are disclosed.

EXEMPLARY CLAIMS- 1. An interactive urinal comprising; ..a urinal with a water supply and a drain for flushing human waste, ..at least one target means, ..a power supply connected to a microprocessor, the microprocessor connected to and controlling a visual display means, a sensor means, a sounding means, a vending means and a reward means, wherein when the interactive urinal is approached by a human user and the vending means is activated, the microprocessor closes a normally open drain and a urine volume sensor means is activated to determine whether the human user has achieved a desired target volume, and if the desired target volume is reached, the visual display means is activated, the sounding means is activated in a rewarding mode and the reward means is activated to produce a tangible reward for the human user.

425

185. Reward based cache management

PAT 04-23-02 06378043 NDN- 217-0435-8331-9



INVENTOR(S)- Girkar, Mahesh; Biswas, Prabuddha; Joshi, Ashok

PATENT NUMBER- 06378043

PATENT APPLICATION NUMBER- 224381

DATE FILED- 1998-12-31

PATENT DATE- 2002-04-23

NUMBER OF CLAIMS- 24

EXEMPLARY CLAIMS- 1

FIGURES- 10

ART/GROUP UNIT- 2186

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Oracle Corporation

ASSIGNEE CITY- Redwood Shores

ASSIGNEE STATE- CA

ATTORNEY, AGENT, OR FIRM- Hickman Palermo Truong & Becker LLP; Bingham, Marcel K.

U.S. PATENT CLASS- 7111330000

U.S. CLASSIFICATION REFS.- X711134000; X711136000; X711159000

INTERNATIONAL PATENT CLASS- 7G06F01212

PATENT REFERENCE(S)- 5394531; 5432919; 5511178; 5590308; 5619675; 5689255; 5778442; 5845318

PATENT REFERENCED BY- 06631446; 06738865

A method and apparatus for buffering is provided. A set of buffers is maintained in an ordered list based on a profit value generated for each buffer. The profit value for a buffer reflects

multiple access characteristics of the buffer. The list of buffers is partitioned into divisions referred to as buckets. Each bucket contains a set of buffers and is associated with a subrange of the full range of profit values that may be generated. The bucket that covers the very top of the list is associated with highest profit value subrange, the bucket that covers the bottom of the list is associated with the lowest profit value subrange. When data is first placed in a buffer, the buffer's position within the buffer list is not immediately based on its profit value. Instead, an access history is first accumulated for the buffer and, once accumulated, the buffer's profit value earns the buffer's place in the list. Specifically, after new data is added to a buffer, it is placed at the insertion point for the list. When the buffer is next accessed, it is placed at the top of list. As other buffers are added to the top of the list above the buffer, the buffer is pushed down the list. As the buffer is pushed down, its access history is updated, but its order within the list is left unchanged. When the buffer reaches a certain position within the list, the buffer's profit value dictates the buffer's place in the list.

EXEMPLARY CLAIMS- 1. A method of buffering data, the method comprising the steps of: ..receiving a request to access data that presently resides in a first buffer, wherein said first buffer is a member of an ordered set of buffers; and ..in response to receiving said request, performing the following steps of: ..determining a profit value associated with said first buffer, said profit value reflecting a plurality of access characteristics; and ..establishing a position for said first buffer in said ordered set based on said profit value.

g2e

186. Customer loyalty investment program

PAT 02-05-02 06345261 NDN- 217-0428-9202-3



INVENTOR(S)- Feidelson, Robert S.; Peters, C. Eric; Parrott, Timothy C.; Larizza, Joseph P.

PATENT NUMBER- 06345261

PATENT APPLICATION NUMBER- 400417

DATE FILED- 1999-09-30

PATENT DATE- 2002-02-05

NUMBER OF CLAIMS- 22

EXEMPLARY CLAIMS- 1

FIGURES- 5

ART/GROUP UNIT- 2162

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Stockback Holdings, Inc.

ASSIGNEE CITY- New York

ASSIGNEE STATE- NY

ATTORNEY, AGENT, OR FIRM- Pennie & Edmonds LLP

U.S. PATENT CLASS- 7050140000

U.S. CLASSIFICATION REFS.- X705035000

INTERNATIONAL PATENT CLASS- 7G06F01760

PATENT REFERENCE(S)- 4723212; 4750119; 4910672; 4992940; 5023372; 5056019; 5113482; 5117355; 5173851; 5193056; 5200889; 5202826; 5233514; 5287268; 5297026; 5353218; 5467269; 5483444; 5502636; 5513102; 5537314; 5588649; 5612868; 5638457; 5649114; 5652421; 5671334; 5687286; 5687322; 5689100; 5697844; 5704366; 5708780; 5712990; 5713795; 5715314; 5715398; 5715403; 5716273; 5724424; 5729693; 5733131; 5734476; 5734722; 5734838; 5749785; 5761648; 5765141; 5774870; 5787404; 5794207;

5794210; 5806045; 5819228; 5832457; 5848396; 5855008; RE36116; 5892827; 5897620;
5915007; 5915244; 5923016; 5923018; 5924072; 5956695; 5970480; 5991736; 6064985;
6070153

PATENT REFERENCED BY- 06601761; 06663002

FOREIGN DOCUMENT REFERENCE(S)- 1 565 286; 93/12489; WO 94/04979; WO 98/38562;
WO 99/49405

FOREIGN COUNTRY CODE- GBX; WOX; WOX; WOX; WOX

The present invention is directed to a customer loyalty investment program system and method where purchase rebates are used to provide the customer with an important fund including merchant securities. The system illustratively includes a web server containing a web site and a database server containing a member information, merchant information, fund information, purchase/rebate information, on-line financial products/services information, and an input/output means. The method may include negotiating rebate percentages with merchants, registering members, receiving rebates from the merchants based on member purchases, investing the rebates in the fund, including securities of at least one merchant, and issuing shares in the fund to members based on rebates received as a result of their respective purchases. Advantageously, the composition of the fund preferably reflects the rebates received from the merchants. In the credit card embodiment, rebates may be received from both a credit card issuer and merchants agreeing to provide rebates based on member purchases using the credit card.

EXEMPLARY CLAIMS- 1. A method of providing an investment fund comprising the steps of:..registering members; receiving rebates from merchants based on purchases made by the members from the merchants; and ..investing the rebates in or through the investment fund; ..wherein the investment fund includes securities of at least one of the merchants.

487. Entertainment system offering merit-based rewards

PAT 02-05-02 06343990 NDN- 217-0428-6651-6



INVENTOR(S)- Rasmussen, Sean; Donovan, Paul

PATENT NUMBER- 06343990

PATENT APPLICATION NUMBER- 492125

DATE FILED- 2000-01-27

PATENT DATE- 2002-02-05

NUMBER OF CLAIMS- 27

EXEMPLARY CLAIMS- 1

FIGURES- 14

ART/GROUP UNIT- 3713

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- CAX; CAX

ASSIGNEE CITY- Halifax

ASSIGNEE COUNTRY- CAX

ASSIGNEE TEXT- Paul, Donovan

ATTORNEY, AGENT, OR FIRM- Blake, Cassels & Graydon

U.S. PATENT CLASS- 4630250000

U.S. CLASSIFICATION REFS.- X463042000

INTERNATIONAL PATENT CLASS- 7A63F00924
PATENT REFERENCE(S)- 5586257; 5983196
PATENT REFERENCED BY- 06439997

An entertainment system comprising in one embodiment an Internet site configured to enable participants to submit content, such as jokes, and view the submissions of others. The site also enables participants to cast a vote for the best content, e.g., the best joke, with each visit. The votes are redeemable for cash or free access to the site. The payout to participants is preferably funded by charging a fee for accessing the site. This permits participants to be rewarded for the quality of their submissions as judged by others. In another embodiment the Internet site hosts a game, such as a video game. The highest scores are tracked and expert players are identified. The system enables novice players who wish to expand their knowledge of the game to view the play of more skilled players, who receive a portion of the access fees paid by all players. This enables players to be rewarded for their skill.

EXEMPLARY CLAIMS- 1. A method for entertaining persons over a communications network, comprising:..provisioning a communications network site accessible by a group of participants, wherein said site is configured to enable a given participant to interact therewith in a predefined manner and to enable other participants to view the given participantsquos interaction with said site; ..granting each participant credits based on that personsquos participation level with said site; enabling each participant to transfer that personsquos credits to another selected participant; and ..enabling each participant to periodically exchange accumulated credits, if any, for valuable consideration.

925

188. Multiple party reward system utilizing single account
 PAT 12-04-01 06327573 NDN- 217-0425-1487-9



INVENTOR(S)- Walker, Jay S.; Van Luchene, Andrew S.; Tedesco, Daniel E.; Rogers, Joshua D.

PATENT NUMBER- 06327573
PATENT APPLICATION NUMBER- 223900
DATE FILED- 1998-12-31
PATENT DATE- 2001-12-04
NUMBER OF CLAIMS- 30
EXEMPLARY CLAIMS- 1
FIGURES- 14
ART/GROUP UNIT- 2162
PATENT CLASS- Invention (utility) patent
PATENT ASSIGNEE(S)- Walker Digital, LLC
ASSIGNEE CITY- Stamford
ASSIGNEE STATE- CT
ATTORNEY, AGENT, OR FIRM- Alderucci, Dean P.
U.S. PATENT CLASS- 7050140000
INTERNATIONAL PATENT CLASS- 7G06F01760; G06F01700
PATENT REFERENCE(S)- 4833607; 4837422; 4876592; 5025372; 5056019; 5227874; 5287181; 5287269; 5473144; 5503434; 5537314; 5621640; 5770843; 6044360; 6128599
PATENT REFERENCED BY- 06529879; 06634549; 06636591; 06721743

FOREIGN DOCUMENT REFERENCE(S)- 2313340
FOREIGN COUNTRY CODE- DEX

A method enabling a frequent shopper reward system capable of tracking performance data of a plurality of members or account holders linked to a single frequent shopper account.

EXEMPLARY CLAIMS- 1. A reward method comprising the steps of:..entering an account identifier from a card presented by a cardholder; ..retrieving, in response to the account identifier, a customer record associated with said account identifier, said customer record including account information identifying a plurality of sub-account holders; ..identifying at least one sub-account holder who is present with the cardholder; ..transacting with at least one of said present sub-account holders; ..calculating a reward level; ..allocating, to at least one of said present sub-account holders, at least a portion of said determined reward level; and ..updating said retrieved customer record.

**189. Online churn reduction and loyalty system**

PAT 10-09-01 06301471 NDN- 217-0419-6207-8



INVENTOR(S)- Dahm, Cynthia N.; Laursen, Andrew L.

PATENT NUMBER- 06301471

PATENT APPLICATION NUMBER- 184209

DATE FILED- 1998-11-02

PATENT DATE- 2001-10-09

NUMBER OF CLAIMS- 14

EXEMPLARY CLAIMS- 1

FIGURES- 21

ART/GROUP UNIT- 2683

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Openwave System Inc.

ASSIGNEE CITY- Redwood City

ASSIGNEE STATE- CA

ATTORNEY, AGENT, OR FIRM- Zheng, Joe; Minsk, Alan D.

U.S. PATENT CLASS- 4554050000

U.S. CLASSIFICATION REFS.- X455414000; X455418000; X455566000; X379114000

INTERNATIONAL PATENT CLASS- 7H04Q00720; H04M01500

PATENT REFERENCE(S)- 5027388; 5084819; 5233642; 5570417; 5594791; 5625669; 5627973; 5659601; 5737726; 5765138; 5809415; 5822410; 5832457; 5885087; 5907800; 6011837; 6018726; 6038438

PATENT REFERENCED BY- 06523062; 06539431; 06574465; 06606377; 06677963; 06681106; 06684087; 06700960

A method and system are disclosed for providing subscriber loyalty and retention techniques. These techniques are suitable for mobile devices with small screens and limited keypad communication. This system and method allows mobile subscribers who have been identified as being likely candidates for churning, to efficiently, visually and interactively, review an offer for a mobile service plan better meeting the subscribers' needs. The subscriber can review and execute the offer using the display and interface of a mobile device.

EXEMPLARY CLAIMS- 1. A method for automatically messaging subscribers, said method comprising:..monitoring subscriber behavior to acquire and store subscriber behavior information for a plurality of subscribers, each using a mobile device; ..predicting a churn likelihood indicator for each of the subscribers based on the subscriber behavior information corresponding thereto; ..comparing the churn likelihood indicator with a predetermined threshold to produce a comparison result for each of the subscribers; and ..automatically sending an electric message to the mobile device corresponding to a subscriber being one of the subscribers when the subscriber is susceptible to churning based on the comparison result, the electronic message being automatically sent including an offer to a subscriber service opportunity that is being made available to the subscriber, wherein the electronic message is displayable on a display screen of the mobile device direct.

ε30

190. Method and architecture for multi-level commissioned advertising on a computer network

PAT 09-11-01 06289318 NDN- 217-0417-0314-0



INVENTOR(S)- Barber, Timothy P.

PATENT NUMBER- 06289318

PATENT APPLICATION NUMBER- 275696

DATE FILED- 1999-03-24

PATENT DATE- 2001-09-11

NUMBER OF CLAIMS- 9

EXEMPLARY CLAIMS- 1

FIGURES- 4

ART/GROUP UNIT- 2162

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- 92128

ATTORNEY, AGENT, OR FIRM- Ware, Fressola, Van Der Sluys & Adolphson, LLP

U.S. PATENT CLASS- 7050140000

INTERNATIONAL PATENT CLASS- 7G06F01760

PATENT REFERENCE(S)- 5537314; 5666416; 5677955; 5708780; 5715314; 5724424; 5897621; 5991740; 6014635; 6029150; 6092053; 6128599

PATENT REFERENCED BY- 06446044; 06496931

FOREIGN DOCUMENT REFERENCE(S)- WO 00/77691

FOREIGN COUNTRY CODE- WOX

RELATED PAPER(S)- 60/079223

A method and architecture for rewarding a merchant that operates a server on a computer network, and in particular on the Internet , when a consumer accesses the server and later access a server of a paying merchant, i.e. a merchant who has agreed to provide a reward to one or more of the merchants the consumer accessed on the way, in tracing a course through the network, to accessing the paying merchant. The invention involves having a service operate servers, on the computer network, that automatically distribute any reward provided by a paying merchant. The method is not intended to reward all merchants visited by a consumer on the way to a paying merchant; it distributes rewards only approximately, trading off accuracy for a lower burden of computation.

EXEMPLARY CLAIMS- 1. A method, for use on a computer network, for distributing a reward from a paying merchant to participating merchants, the paying merchant and participating merchants all operating servers connected to the computer network, the reward to be distributed after a consumer visits a web site of the paying merchant, the method comprising the steps of:..a) recording each access by the consumer of a participating merchant web site , including access by the consumer of the paying merchant web site ; ..b) accepting referral points issued by the paying merchant when a consumer accesses a pre-determined web site of the paying merchant; and ..c) distributing to participating merchants the referral points according to criteria that limit the number of participating merchants, the criteria including a requirement that the consumer have visited a web site of a participating merchant before visiting the pre-determined web site of the paying merchant; and ..wherein the distributing to participating merchants is calculated based on a pre-agreed pass-on percentage for each participating merchant, the pass-on percentage indicating what percentage of any referral points the participating merchant agrees to pass on to other participating merchants who satisfy the criteria for receiving a portion of the referral points

631
191. Method and apparatus for rewarding groups of communication service users
 PAT 08-14-01 06273816 NDN- 217-0413-7712-1



INVENTOR(S)- Bansal, Pradeep K.; Begeja, Lee; Creswell, Carroll W.

PATENT NUMBER- 06273816

PATENT APPLICATION NUMBER- 273943

DATE FILED- 1999-03-22

PATENT DATE- 2001-08-14

NUMBER OF CLAIMS- 21

EXEMPLARY CLAIMS- 1

FIGURES- 3

ART/GROUP UNIT- 3711

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- AT&T Corp

ASSIGNEE CITY- New York

ASSIGNEE STATE- NY

U.S. PATENT CLASS- 4630170000

U.S. CLASSIFICATION REFS.- X463041000; X463042000; X273138200

INTERNATIONAL PATENT CLASS- 7A63F00306

PATENT REFERENCE(S)- 4792968; 4845739; 4996705; 5073929; 5083272; 5128984; 5251252; 5327485; 5354069; 5403999; 5564700; 5608785; 5713795; 5835576

PATENT REFERENCED BY- 06588747

A method and apparatus can enter a call into a lottery, if the call is eligible. A group of individuals or other entities associated with the call for purposes of the lottery is identified; and if the call has won the lottery, at least one member of group is advised of the groupsquos winning status. The odds of winning a lottery for the call can be adjusted based on a participation history for at least one member of the group. The participation history can include a past number of calls made or total call time logged by the caller, etc. Thus, for example, groups of frequent users of a communication service can be rewarded with increased odds of

winning a lottery each time a request for communication services is made and communication services are provided.

EXEMPLARY CLAIMS- 1. A method for rewarding a group of communication service users, comprising:..receiving an indication that communication services are to be provided to a caller so that the caller can communicate with a called party; ..identifying a group, including at least two of the caller, the called party or an entity other than the caller and the called party, associated with the call for lottery purposes; ..determining if the call is eligible for entry into a lottery; ..determining if the call is a winner of the lottery; and ..advising at least one member of the group that the group has been determined to have won the lottery.

192. Electronic-money rewarding system for lost and found IC card

PAT 08-14-01 06273334 NDN- 217-0413-6747-4



INVENTOR(S)- Ijichi, Makoto; Itoh, Shigeyuki; Hiroya, Masaaki; Asao, Hiroshi; Sato, Naomi; Yonezawa, Kei

PATENT NUMBER- 06273334

PATENT APPLICATION NUMBER- 332881

DATE FILED- 1999-06-15

PATENT DATE- 2001-08-14

NUMBER OF CLAIMS- 7

EXEMPLARY CLAIMS- 1

FIGURES- 13

ART/GROUP UNIT- 2876

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- JPX; JPX; JPX; JPX; JPX; JPX

PATENT ASSIGNEE(S)- Hitachi, Ltd.

ASSIGNEE CITY- Tokyo

ASSIGNEE COUNTRY- JPX

ATTORNEY, AGENT, OR FIRM- Antonelli, Terry, Stout & Kraus, LLP

U.S. PATENT CLASS- 2353800000

U.S. CLASSIFICATION REFS.- X235375000

INTERNATIONAL PATENT CLASS- 7G06K00500

PATENT REFERENCE(S)- 4271352; 4630201; 4780601; 4839504; 4882473; 4904851; 4968873; 5120939; 5204663; 5221383; 5239166; 5434395; 5459304; 5508501; 5594233; 5696366; 5761309; 5932859

PATENT REFERENCED BY- 06679423

An electronic-money collecting system is capable of returning a lost IC card used as an squoelectronic pursesquo to the owner of the lost IC card or an institution issuing the lost IC card with a high degree of efficiency without imposing a burden on the lost-IC-card finder or the institution issuing the IC card. When a lost IC card in which money data representing the amount of electronic money stored on the card is found, the found IC card is inserted into a terminal installed at places, such as a banking organization or a public institution. At that time, information read out from the IC card is transmitted to a center by way of a communication line. At the center, a storage unit is searched for information on the legitimate owner of the IC card. The owner of the lost IC card is then notified.

EXEMPLARY CLAIMS- 1. An IC-card collecting method in an IC-card system, which includes a center computer and a terminal unit connected to said center computer through a communication channel, for carrying out transactions using an IC-card storing identification information for identifying the owner of said IC-card and data used for the transactions, said method comprising the steps of:..receiving a request for collecting an IC-card from an inputting means of said terminal unit; ..accepting insertion of a first IC-card to be collected into said terminal unit; ..reading out information including said identification information and said data used for the transactions from said first IC-card; ..sending information read out from said first IC-card and said request for collecting from said terminal unit to said center computer; ..storing said information read out from said first IC-card into a storage medium of said center computer; identifying, at said center computer, an owner of said first IC-card and way of contact with said owner of said first IC-card on the bases of said identification information; and ..causing a notification of collection of said first IC-card to be forwarded to said owner of said first IC-card in accordance with said way of contact.

193. Internet system for producing electronic reward cards

PAT 07-03-01 06256614 NDN- 217-0410-0836-0



INVENTOR(S)- Wecker, Jeff H.; Carpenterie, Anthony R.; Mack, John

PATENT NUMBER- 06256614

PATENT APPLICATION NUMBER- 358352

DATE FILED- 1999-07-21

PATENT DATE- 2001-07-03

NUMBER OF CLAIMS- 29

EXEMPLARY CLAIMS- 1

FIGURES- 36

ART/GROUP UNIT- 2162

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- 60035; 11375; 18940

ATTORNEY, AGENT, OR FIRM- Hattis, Russell E

U.S. PATENT CLASS- 7050140000

U.S. CLASSIFICATION REFS.- X705072000; X705041000

INTERNATIONAL PATENT CLASS- 7G06F01760

PATENT REFERENCE(S)- 5710886; 5749075; 5893075; 5893098; 6014634

PATENT REFERENCED BY- 06513014; 06577713; 06616458; 06618746; 06628766; 06704906

FOREIGN DOCUMENT REFERENCE(S)- 2345171

FOREIGN COUNTRY CODE- GBX

RELATED PAPER(S)- 0; 09/060783; 60/093958; 60/060783; 60/048416; 60/043721

A system to build and provide an immediate electronic reward to a consumersquos PC, Web-TV, Pager (or other electronic media) in return for some action taken by the consumer on the Internet Typically the reward is manifested in the image of an Electronic Phone Card that contains free long distance calling minutes. The amount of the reward and the nature of the accompanying marketing message (printed and audio) are built in real time according to the consumersquos actions or answers to survey questions on the Internet , thus making this an

dquointelligentdquo system. Free long distance calling may be added to an existing card or may be delivered in the form of a new card.

EXEMPLARY CLAIMS- 1. An internet system method of giving a reward of free telephone call minutes to a potential customer or client accessing a reward-giving web sitesquos software from manually operable means of a customersquos or clientsquos user station; each reward-giving web site having a data base accessible by this software and which has stored therein a reward message including the number of free telephone call minutes if a reward is to be given and at least one reward denial message with the reason given that the reward was previously given, and various inquiries relevant to a given customer or client category; each user station having manually operable means to address a selected web site and to send inquiry answers to the web site and a display unit, said display unit having a display screen with a telephone calling card information-receiving area thereon and means for printing out at least said information-receiving area thereof to form a calling card, said method comprising the steps of:..when the user properly accesses the web site the web sitesquos software automatically sending to the accessing usersquos display unit screen the accessed web sitesquos appropriate data base stored inquiries which include an inquiry for the usersquos identification including at least the name and address of the user; and in response to the inquiry answers sent to the web site by the user if the reward is to be given, the web site obtaining automatically under software control an available pin number and telephone access number and automatically immediately transmitting the same and the number of free telephone minutes to be rewarded from said data base to said telephone card information-receiving area of said user station display unit screen, and the web site recording in the web site data base that a reward has been given to the user involved for answering the inquiries involved, and if the data base stored information indicates that a reward was previously given for answering these inquiries under software control immediately transmitting said reward refusal message to the usersquos station display unit screen.

194. Game or lottery with a reward validated and/or redeemed online

PAT 06-26-01 06251017 NDN- 217-0408-9204-4



INVENTOR(S)- Leason, David; Sullivan, Scott L.

PATENT NUMBER- 06251017

PATENT APPLICATION NUMBER- 295943

DATE FILED- 1999-04-21

PATENT DATE- 2001-06-26

NUMBER OF CLAIMS- 12

EXEMPLARY CLAIMS- 1

FIGURES- 13

ART/GROUP UNIT- 3711

PATENT CLASS- Invention (utility) patent

INVENTOR COUNTRY/ZIPCODE- 10021; 10514

U.S. PATENT CLASS- 4630420000

U.S. CLASSIFICATION REFS.- X463025000; X273138200; X273139000; X700091000; X705014000

INTERNATIONAL PATENT CLASS- 7A63F00306

PATENT REFERENCE(S)- 5373440; 5749075; 5772510; 5791990; 5791991; 5816918;

5851149; 5883620; 5892827; 5907830; 5924907; 6173267

PATENT REFERENCED BY- 06488505; 06544121; 06609978; 06656050; 06674448; 06695701; 06712701; 06735487

A method for conducting a promotional game or lottery in which the awards are access to one or more predetermined internet-based services or sites. Validation codes are distributed to customers on game cards or purchase receipts. The validation code is entered into a computer which is communicatively connected to the internet, and a number of e-points are awarded if the input validation code matches one of a plurality of validation codes stored at a remote site. The e-points are a measure of an amount of a benefit which is spent like money or elapses like time in response to usage of a designated internet service or site. The greater the number of e-points, the greater the benefit conferred upon the player. The e-points are exchangeable for limited access to the designated sites or services on the internet. The magnitude of the e-point reward may be based upon purchase transactions made in a retail store. Also disclosed is a method for encouraging a customer to go online and visit one or more designated internet sites and thereafter receive a benefit at a store but only if the customer first registers the validation code at one or more of the designated internet site(s).

EXEMPLARY CLAIMS- 1. A method for encouraging an individual to visit a designated Internet site prior to visiting one or more dirt-world stores, comprising the steps of:..a) obtaining a code from the individual at the designated Internet site, the code being printed on a supporting medium; ..b) thereafter, receiving the supporting medium having the printed code from the individual at one of the dirt-world stores; and ..c) providing a benefit to the individual if the received code matches the obtained code.


195 Electronic commerce site with query interface

PAT 06-12-01 06246997 NDN- 217-0408-0466-0



INVENTOR(S)- Cybul, Richard C.; Szabo, Robert M.; Toohey, James J.

PATENT NUMBER- 06246997

PATENT APPLICATION NUMBER- 048716

DATE FILED- 1998-03-26

PATENT DATE- 2001-06-12

NUMBER OF CLAIMS- 19

EXEMPLARY CLAIMS- 1

FIGURES- 1

ART/GROUP UNIT- 2162

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- International Business Machines Corp.

ASSIGNEE CITY- Armonk

ASSIGNEE STATE- NY

ATTORNEY, AGENT, OR FIRM- Akerman Senterfitt

U.S. PATENT CLASS- 7050270000

U.S. CLASSIFICATION REFS.- X705026000

INTERNATIONAL PATENT CLASS- 7G06F01760; G06F01700

PATENT REFERENCE(S)- 5201010; 5347632; 5710887; 5745681; 5848399; 5864825; 5870716; 5897622; 5898594; 5909023; 5970469; 6014634

PATENT REFERENCED BY- 06546418; 06587835; 06587853; 06691914; 06693236; 06718343; 06735778

FOREIGN DOCUMENT REFERENCE(S)- 353003755; 401190053

FOREIGN COUNTRY CODE- JPX; JPX

An electronic commerce site, comprising: a point of sale (POS) system, having a POS loyalty database and a POS purchase history database; a list builder tool having an on-line shopping history database; a query interface between the POS system and the list builder tool, the POS system accepting data from an on-line shopper received by the list builder tool and routed through the query interface; the list builder tool returning at least one historical shopping list from the on-line shopping history database to the network browser through the query interface responsive to the on-line shoppers request; and, the on-line shopping history database of the list builder tool being updated with information from the POS system transmitted through the query interface. Communications between the query interface and the list builder tool can be over one or more of the Internet, a wide area network and a local area network.

EXEMPLARY CLAIMS- 1. A method for engaging in electronic commerce (e-commerce) at an e-commerce site, comprising the steps of:..establishing a point of sale (POS) system, having a POS loyalty database and a POS purchase history database; establishing a list builder tool at said e-commerce site having an on-line shopping history database separate from said POS purchase history database; ..establishing a query interface enabling communications between said POS system and said list builder tool; ..accepting data from an on-line shopper accessing said list builder tool; ..enabling said on-line shopper to recall at least one historical shopping list from said on-line shopping history database; ..capturing information generated by on-line shopping said e-commerce site; and, ..updating said on-line shopping history database and said POS purchase history database with said captured information from said on-line shopping.

The information contained in this report has been obtained from one or more copyrighted sources under the authority of the copyright owners. No reproduction or further dissemination of this report or its individual articles may be made without the express written consent of Nerac, Inc. in each instance.